

## **ABSTRACT**

# **LOVE THE ONE AND HATE THE OTHER: A COMPARATIVE STUDY OF FINANCIAL PEACE UNIVERSITY AND WEALTH AND POSSESSIONS IN THE NEW TESTAMENT**

by

Nolan Brian Donald

American society is consumed with money, possessions, and the desire for more. The level of spending and debt in America is greater than it has ever been, and the problems are only getting worse. Unfortunately, in spite of clear teaching on wealth and possessions in the New Testament and a clear heritage that addresses issues regarding the proper use of money, the American church (and The United Methodist Church, in particular) is no different with regard to rampant consumerism. Numerous Christian financial ministries that have emerged over the last twenty years have attempted to confront the issues of wealth and possessions from a biblical understanding, but the problem in America and the American church seems to be getting worse instead of better.

The purpose of this study was to evaluate the extent of understanding and life application of the New Testament themes pertaining to wealth and possessions from participation in the thirteen-week Financial Peace University study. The study compared the participants' cognitive understanding and behavioral practices to eight researcher-determined New Testament themes regarding wealth and possessions. The study determined how effective Financial Peace University was at teaching participants biblical themes and creating corresponding behaviors.

DISSERTATION APPROVAL

This is to certify that the dissertation entitled  
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## CHAPTER 1

### PROBLEM

American society is consumed by money, possessions, and the desire for more. Advertisers claim their products are the indispensable things to have; people are going deeper into debt just to keep up with the latest trends. In not-so-subtle ways, the culture suggests that identity is made up by salaries, bank accounts, and/or house sizes. The chorus of Shania Twain's 2003 smash single, "Ka-ching!," sums up the world's fixation with wealth and possessions perfectly:

Can you hear it ring?  
It makes you wanna sing;  
It's such a beautiful thing—ka-ching!  
Lots of diamond rings.  
The happiness it brings.  
You'll live like a king,  
With lots of money and things.

Singer Shania Twain and her songwriting partner Robert Lange capture what culture teaches: to long for happiness in possessions. People try to live like kings "with lots of money and things."

Sharon Jayson reports that young people today clearly want to be rich and famous. In fact, 81 percent of eighteen to twenty-five-year-olds said getting rich is their generation's most important or second most important life goal. She quotes Cameron Johnson as saying that having money "creates the freedom to live the life we want" (D2). American culture believes him.

Unfortunately, the problem does not stop with money and wealth. America's consumeristic culture is running rampant. Consumer spending in America "powers 70% of the U.S. economy" ("What We Buy" 54). Americans "buy and use too much;

consumption has become a form of cultural addiction” (Ehrenfeld 43). Possessions have become a continual focus. The American culture is interested in things—more things, better things, and bigger things—and people will not stop until they get it.

On top of all of the focus on possessions, spending is at an all-time high. In 2005, according to John Waggoner, households spent \$41.6 billion more than they earned. Similarly, the nation has horrible savings rates due to the fact that people are “borrowing against assets—mainly their homes—to get their hands on spending money.”

Unfortunately, based on my observations, the American church appears to be no different than the rest of the American culture. Rather than addressing the issues facing the culture and modeling an alternative, the church has adopted the same practices. People in Western churches are consumed with buying just as much as unchurched individuals are. Churches look for bigger and better buildings with more technology and the latest gadgets. The American church defines its success by its money and its possessions.

Bishop Kenneth L. Carder of The United Methodist Church suggests that the American church “has been flattered and manipulated into becoming the sacralizing agent for the prevailing consumerist culture” (8). Carder goes on to say that “consumerism has become the god of the contemporary church and is now the guiding vision of ministry” in the current local church (8). Carder’s words are challenging but apparently true.

In my experience, the people inside America’s churches are in just as much debt as people outside the church. They buy into the culture of money and things as quickly as

the people outside of the church, and they are convinced they can meet their deepest needs by putting their trust in things of the world.

The focus of the American church on wealth and consumption is particularly amazing when viewed in light of the Bible. One of the most pervasive topics in all of Scripture is the treatment of money and possessions. The biblical writers knew that the audiences who would read their words would repeatedly struggle with how to manage money and possessions. For Christians, Scripture should provide a framework for addressing these problems.

That United Methodists are plagued by the problem of consumerism is particularly amazing in light of the theological heritage of the Wesleyan faith. According to Kenneth Cain Kinghorn, John Wesley repeatedly warned of the “dangers of riches, and he frequently preached about the proper stewardship of material resources” (317). Wesley also taught that money was a wonderful resource when used properly. For those longing to honor God, “money is food for the hungry, drink for the thirsty, and clothing for the naked” (322). Wesley admonished all those who “fear God [should] know how to use this valuable gift” (323). The current situation of American society and the American church suggest that Mr. Wesley’s advice has not been heeded.

The Bible and Wesley’s theology present strong evidence to show that the church has been called to teach and model the proper relationship with wealth and possessions. In the last twenty years, several people and organizations have emerged that have begun to address the issues of biblical principles and Christian finances. Dave Ramsey, Ron Blue, Larry Burkett, and Howard Dayton all have had flourishing ministries that seek to



teach people the proper way to live out the teachings of Scripture with regard to wealth and possessions.

Financial Peace University (FPU) is a popular course created and taught by Dave Ramsey. The thirteen-week course was started in 1994 and was born out of Ramsey's own financial journey. FPU claims to be a "biblically based accountability curriculum that teaches to manage God's money and resources in a godly way" ("Tell Me More").

In my own ministry experience, I have seen numerous churches using a variety of Christian financial programs, each one with its strengths and weaknesses. Unfortunately, even for the churches that religiously use a packaged program to address the issues of wealth, possessions, and biblical themes relating to money, the difference between the practices and ideologies of the graduates of the financial programs and the picture presented of wealth and possessions in the New Testament appears to be considerable.

### **The Purpose**

The purpose of this study was to measure cognitive and behavioral change in relation to the New Testament themes pertaining to wealth and possessions from participation in the thirteen-week Financial Peace University course.

### **Research Questions**

In order to fulfill the purpose of this study, four research questions were identified.

#### **Research Question #1**

What are the participants' cognitive understanding and behavioral practices with regard to the New Testament themes of wealth and possessions prior to their participation in Financial Peace University?

### **Research Question #2**

Upon the completion of the thirteen-week Financial Peace program, how has the participants' cognitive understanding changed with regard to the New Testament themes of wealth and possessions?

### **Research Question #3**

Three months after the completion of the thirteen-week Financial Peace program, how have the participants' behaviors changed with regard to the New Testament themes of wealth and possessions?

### **Research Question #4**

What intervening variables may have shaped the participants' cognitive understanding and behavioral practices with regard to the New Testament themes of wealth and possessions?

### **Definition of Terms**

In this study, the following principal terms need defining.

*Financial Peace University* (Financial Peace or FPU) refers to the thirteen-week program created and taught by Dave Ramsey. FPU is produced and distributed by the Lampo Group, Inc., of Brentwood, Tennessee.

*Cognitive change* refers to the measured difference between the participants' knowledge regarding the New Testament themes of wealth and possessions before they began the thirteen-week Financial Peace course and upon their successful completion of the course.

*Behavioral change* refers to the measured difference between the participants' behaviors with regard to the New Testament themes of wealth and possessions before

they began the thirteen-week Financial Peace course and three months after their successful completion of the course.

### **Ministry Intervention**

Financial Peace University is a thirteen-week program that was created by Dave Ramsey in 1994. The course is produced and marketed by Ramsey's company, the Lampo Group, Inc. During each of the thirteen sessions, participants watch a one-hour video lesson taught by Ramsey and then spend one hour in small group discussion related to the material Ramsey presented. FPU is hosted by churches, businesses, civic associations, and military organizations all over the United States. The material is all self-contained and can be taught in any thirteen-week period determined by the hosting group.

### **Context**

The context of this study was limited to United Methodist churches located in the metropolitan area of Houston, Texas, that offered the thirteen-week Financial Peace University course beginning in January or February 2008. The United States Department of Labor defines the metropolitan area of Houston as Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, and Waller counties ("Metropolitan and Nonmetropolitan Area Definitions"). According to the 2000 census, the population of the Houston metropolitan area was 4,715,407 ("Texas by County"). The estimated population of the Houston metropolitan area in July 2007 was 5,628,101 ("Annual Estimates").

The Houston metropolitan area is entirely within the geographical boundaries of the Texas Annual Conference of The United Methodist Church. As of 2006, the Houston metropolitan area contained 239 United Methodist churches. Those churches had 193,456

members and an average worship attendance of 70,218 (Southwick, “Texas Churches”). The 239 churches of the Houston metropolitan area were in five of the conference’s nine districts. The five districts were the Southeast, South, Central South, Central North, and Southwest.

The Texas Annual Conference of The United Methodist Church covered the eastern portion of the state of Texas. It includes the Houston metropolitan area and almost all areas east of Interstate 35; it does not include the Dallas-Fort Worth metropolitan area, Waco, Austin, or San Antonio. The Texas Annual Conference includes areas in fifty-eight counties and is comprised of 707 churches (Southwick, “Texas Churches”).

I currently serve a United Methodist church within the metropolitan Houston area. I was appointed to this annual conference in June 2007. Prior to my appointment in the Texas Annual Conference, I learned from my senior pastor and from several pastors already serving there that the church fails to address the issues of wealth and possessions in disciples’ lives adequately. My own experience serving in this conference has also confirmed the sentiments of my colleagues.

### **Methodology**

This project was an evaluative study using a modified time-series design. The study design involved an ongoing process that employed a time-series design. The study was carried out over an eight-month period through six Financial Peace courses offered by United Methodist churches in the Houston, Texas, metropolitan area and involved three applications of a researcher-designed questionnaire.

**Participants**

The participants in this study were groups of people who chose to take part in the Financial Peace program in United Methodist churches in the metropolitan area of Houston, Texas. Leaders (pastors or local church Financial Peace coordinators) recruited the course participants to be included in their respective Financial Peace group without the group participants' knowledge that they would be completing the surveys. The recruitment of Financial Peace group participants was dependent on the individual local churches. At the beginning of the first class meeting, course members were invited to participate in this study. All FPU course participants who were willing to participate were given the pretest and posttest questionnaires.

**Variables**

This study contained one independent variable and two dependent variables. The independent variable was the Financial Peace University curriculum and Dave Ramsey video presentations. The curriculum presented by Financial Peace is identical in any venue where it is presented. The two dependent variables for this study are the changes in cognitive understanding and behavioral practices.

This study had a strong possibility for intervening variables because the collection of the necessary data took seven months. Intervening variables could range from a sermon series related to stewardship to hearing a radio program on money management or consulting a financial planner. In order to obtain more accurate results, both posttest questionnaires inquired about a wealth of potential intervening variables the participants may have encountered during the seven months of the project.

## **Instruments**

The project required one major instrument—a researcher-designed questionnaire. The questionnaire determined the extent to which participants had embraced the New Testament themes related to wealth and possessions and the extent of the impact of those themes upon their everyday lives. The questions were developed as a result of the exegetical review of Luke 16 and James 2 in Chapter 2 of this study. I used the pretest questionnaire to form the posttest questionnaires. The first posttest questionnaire was comprised of the cognitive questions from the pretest questionnaire with the addition of some questions that sought to determine intervening variables to the study. It was employed immediately upon completion of the Financial Peace course to evaluate the extent of the participants' cognitive understanding of the themes related to wealth and possessions in the New Testament as related to their participation in Financial Peace. I used the behavioral questions from the pretest questionnaire, the same intervening variable questions from the first posttest, and some questions evaluating the results of the Financial Peace experience to create the second posttest questionnaire. The second posttest was employed three months following the completion of the Financial Peace course for the purpose of evaluating the extent to which participants in Financial Peace University made behavioral changes related to the New Testament treatment of wealth and possessions.

## **Data Collection**

The first application of the questionnaire was at the beginning of the participants' participation in the thirteen-week Financial Peace course and the second application came

upon the participants' completion of the Financial Peace program. The third application followed three months after the conclusion of the FPU class.

The first dimension of the study consisted of a pretest questionnaire given to willing participants prior to their participation in the Biblical Financial Study offered through Financial Peace in multiple United Methodist churches located within the Houston, Texas, metropolitan area. All of the initial pretest questionnaires were completed during January and February 2008. The pretest determined the extent to which the participants embraced at a cognitive level the New Testament themes pertaining to wealth and possessions and the extent of the impact of those values on their everyday lives prior to their participation in the Financial Peace class.

Class leaders administered the first posttest at the end of the final Financial Peace class session. The first posttest sought to determine to what extent the participants' cognitive understanding of the themes related to wealth and possessions in the New Testament had changed during the Financial Peace course. All of the first posttests were completed during April and May 2008.

I administered the second posttest three months following the participants' conclusion of each of the thirteen FPU class sessions to determine the extent to which the participants' behavioral practices regarding the New Testament themes pertaining to wealth and possessions had changed following their participation in Financial Peace and the passing of three months. I mailed the second posttest to all of the participants. All of the second posttests were completed during July and August 2008.

### **Delimitations and Generalizability**

This study was limited to United Methodist churches within the Houston, Texas, metropolitan area that were offering Financial Peace University during winter 2008. The study was conducted across the metropolitan Houston area in a variety of different United Methodist churches that met the qualifications. Ultimately, the effectiveness of the study was dependent upon the willingness and integrity of those involved in the process.

Given the widespread problem of churches not effectively addressing issues related to wealth and possessions, the conclusions of the study had direct and immediate implications for my ministry and for the ministry of the local church I served. I will also communicate the findings of the study to the churches that hosted the Financial Peace courses so that they might use the results in their future ministries relating to wealth and possessions. The results of the study were also effective for people in ministry in primarily suburban United Methodist churches, other metropolitan areas in Texas, and other areas with similar socioeconomic conditions to the general population of the study. The results of the study helped those desiring to address issues of wealth and possessions within their congregations.

### **Biblical Foundations**

Scripture is far from silent about money, possessions, and the proper understanding and use of both. The Financial Peace Web site claims that more than eight hundred Scriptures show “how to handle money His way” (“Scripture References”). Other stewardship-related programs, such as Crown Financial Ministries, estimate more than two thousand verses in the Bible about finances (“Bible Tools”). Throughout the Old



and New Testaments, themes related to finances and stewardship continually recur in varying forms. The topic of wealth and possessions in Scripture cannot be ignored.

In the Old Testament some of the primary passages relating to wealth and possessions are in the Pentateuch, the Psalms, and Proverbs. By Genesis 2, the idea of stewardship is already present as God puts Adam in the Garden of Eden “to work it and care for it” (v. 15, TNIV). Nothing suggests that God has given any of creation to Adam as his own possession; rather, Adam is to oversee and manage what God has created and entrusted to Adam.

Throughout the Pentateuch, references to money and possessions are common. When God delivers the Law to Moses, God addresses these issues. Specifically, God commands the Israelite people not to covet their neighbor’s possessions (Exod. 20:17) and warns of the lure of silver and gold when he prohibits the creation of idols or the pursuit of other peoples’ gods (Deut. 7:25). Even in the earliest pages of the Bible, the writers made sure to address concerns related to treasure and property.

References to wealth and possessions do not end with the Pentateuch. Although no section of the Bible is without references to riches and stewardship, the Psalms and Proverbs are another place where the biblical writers explicitly address these issues. Psalm 24:1, for example, is one of the clearest statements regarding God’s ownership of creation in all of Scripture: “The earth is the Lord’s, and everything in it, the world, and all who live in it.” Because of God’s ownership, proper stewardship must be addressed.

Proverbs provides practical words of wisdom that cover a multitude of wealth-related topics. One example of this wisdom is 13:22a: “Good people leave an inheritance for the children’s children.” Another example is 11:4a: “Wealth is worthless in the day of

wrath.” In attempting to communicate pertinent lessons for God’s people, the author of Proverbs knew the importance of riches-related instruction and did not hesitate to provide practical direction. The prophetic writings, too, are peppered with references to issues of wealth, often correlating the disposition of one’s heart with the use of one’s wealth.

New Testament writings are also concerned with these important topics. References to wealth and possessions are common throughout all four Gospels. The other New Testament writers, especially Paul and James, address these topics, too.

Determining the specific number of references Jesus made to money and possessions is difficult, but comprehending the importance of these topics for Jesus is self-evident. Approximately half of Jesus’ parables refer to wealth and/or possessions, either as a central point of the parable or as the controlling illustration. An example of Jesus’ concern with issues related to wealth and possessions is evident in the Sermon on the Mount. Particularly, in Matthew 6, Jesus addressed issues of proper giving, storing up treasure in heaven, and not worrying about things such as food or drink. In exhorting his hearers not to worry over the basic necessities of life, Jesus reminds them that “the pagans run after all these things” (v. 32). Jesus’ followers should first be concerned with seeking the kingdom of God and the righteousness of God. Throughout the Gospels, Jesus repeatedly challenged his followers not to let issues of wealth and possessions distract them from embracing the new kingdom he had initiated.

When Paul addressed the issues of finance, possessions, and stewardship in his writings, he was generally addressing specific situations in the churches to which he wrote. Even though his writings are focused on particular issues, further expanding understanding of the Bible’s overall treatment of wealth and possessions is still possible.

One example of Paul's treatment of these issues is 2 Corinthians 8-9. As Paul addressed the Corinthian people, he described the Macedonians' "rich generosity" (8:2) in supporting those in need. From this situation, Paul challenged his readers to give generously and reminded them that "God loves a cheerful giver" (9:7). Indeed, for Paul, the Incarnation exemplified important dispositions about wealth and sharing (8:9).

How biblical writers addressed issues related to wealth and possessions are varied and encompass unique situations and teachings. Throughout, though, the importance of these issues is obvious. In their unique situations, biblical writers continually stressed the importance of understanding and properly using money and belongings as a key aspect of the people's healthy relationship with God. In fact, one of the clear messages of the Bible is that without proper understanding and behaviors related to wealth and possessions, maintaining a healthy relationship with God will be difficult or impossible.

### **Overview**

In Chapter 2, selected literature and research pertinent to this study are reviewed. The purpose was to provide an overview of Financial Peace University and the work of Dave Ramsey and present themes related to wealth and possessions from the New Testament. Chapter 3 presents a detailed explanation of the project's design, the research methods, and the methods of data analysis. In Chapter 4, the findings of the study are presented. Finally, in Chapter 5, the significant findings of the study and the practical applications for the future of the church are presented based on the research. Also presented in Chapter 5 are suggestions for further growth in this area of discipleship.

## **CHAPTER 2**

### **LITERATURE**

This study sought to examine the relationship between Financial Peace University with major theses from a survey of wealth and possessions in the New Testament. The literature review focused on the theological understanding of Financial Peace and the major themes in the New Testament related to wealth and possessions. Specifically, the Financial Peace course material and the writings of its creator, Dave Ramsey, were investigated. Luke 16 and James 2 were reviewed as primary texts where the issues of wealth and possessions were addressed in the New Testament. From the review of those two biblical texts, I determined major themes pertaining to wealth and possessions that were reflective of the New Testament.

#### **Financial Peace University**

According to Dave Ramsey, the Lampo Group's<sup>1</sup> mission is "providing biblically based, common sense education and empowerment which gives hope to everyone from the financially secure to the financially distressed" ("Letter"). For the Lampo Group, success is not measured in dollars and cents; rather, success is defined by "the number of lives changed: listeners getting out of debt, readers taking their first Baby Step and saving \$1,000, FPU graduates investing for their future" ("Letter"). Ramsey and the Lampo Group work toward their mission through a variety of television and radio shows, books, classes, and Internet advice.

The Lampo Group is centered on the knowledge and work of Ramsey, the group's founder, and their initiatives and programs have a wide following across the United

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<sup>1</sup> The Lampo Group, Inc., is the company founded by Dave Ramsey that owns and distributes Financial Peace University.

States and around the world. Their radio program, “The Dave Ramsey Show,” is heard on more than 350 radio stations and boasts more than three million weekly listeners (“Product”). Similarly, “Dave Says,” their syndicated newspaper column, reaches three million readers (“Product”). The Lampo Group has produced curricula for all ages that focus on financial freedom, and they host nationwide live events featuring Ramsey. As of 2007, more than 500,000 people have taken part in the Lampo Group’s premier program, Financial Peace University (Sickinger).

### **History of Financial Peace University**

Divorcing the history of Financial Peace University from the life of its founder, Ramsey, is impossible. In many ways, the story of Financial Peace is the story of Ramsey’s personal journey to understand money and find his personal financial peace. As Ramsey emerged from his own financial struggles, he realized that he was not alone and that what he had learned would be useful to others who were in very similar situations.

Upon graduating from the University of Tennessee with a degree in finance and real estate, Ramsey returned to his hometown of Nashville, Tennessee, and went to work in the real estate industry. By the time he was twenty-six, he had a yearly income of \$250,000 and had built a real estate portfolio valued at \$4 million. Unfortunately, the portfolio was primarily financed “rather precariously” on ninety-day notes (Sickinger). By the time he was thirty, a series of foreclosures had left Ramsey and his young family bankrupt.

After the bankruptcy, Ramsey said he “went on a quest to find out how money really work[ed]” (“Letter”). He read and studied anything he could find that remotely

dealt with the issues of personal finances, and he interviewed wealthy people to understand how they had made their money and managed to keep it. At the end of his personal journey, Ramsey determined that all of his financial issues ultimately were dependent on himself. Ramsey realized that if he could manage himself he would “win with money.”

With his newly found knowledge, Ramsey went back to work in the real estate industry, “so [he] could eat and get out of debt” (“Letter”). He had come to realize that becoming wealthy is not “rocket science”; rather, it is 80 percent behavior and 20 percent head knowledge (qtd. in Cline). As Ramsey began to work his way out of his financial debacle, he found that he had another gift: helping others in the same situation. Ramsey counseled his friends and people from his church, and people continually kept asking him for written copies of what he was sharing with them. He stumbled into his role as “half consumer advocate, half self-help guru” (Sickinger).

In 1992, two major things happened that affected the advancement and popularity of Ramsey and his potential to teach masses of people what he had learned. First, Ramsey attempted to write down what he had learned the hard way and what other people were now asking him to teach them. The end result of his writing effort was a self-published volume called *Financial Peace*. Second, Ramsey volunteered to host a show on money and finance at a Nashville radio station that was filing for bankruptcy. The popularity of Ramsey’s teachings and his book grew. Two years later, Ramsey turned his lessons into a class called Financial Peace University, and using an overhead projector, taught it to five families. The momentum of Ramsey’s teaching continued to increase, and by 1996, his radio show moved to a nationwide broadcast, his Financial Peace University classes were

recorded and began to be distributed nationally, and the Lampo Group was rapidly hiring full-time employees to keep up with the growth (“Our Company History”).

Since 1996, the Lampo Group has continued to market Ramsey and his teachings in a variety of forms. They have hosted countless live events, launched a major Web site, published numerous books, developed courses for youth, and written computer programs and daily planners. By 2006, the Lampo Group employed 173 people and showed no signs of slowing down (“Our Company History”).

Financial Peace University has been a major contributor to the growth that Ramsey and the Lampo Group have enjoyed. FPU started out as means for Ramsey to share his own experiences and the lessons he learned. It was a grassroots movement with families in the Nashville area, but it quickly became much, much more. When the FPU videos became available in 1997, the course was immediately taught in thirty-two states “with classes being held in bookstores, churches, libraries, restaurants, businesses, radio stations and schools” (“Our Company History”). Eventually, FPU would hire directors that would focus on taking the course into workplaces, the military, and churches.

### **Analysis of Financial Peace University**

Financial Peace utilizes multiple statements to describe the purpose of FPU. According to one page on Ramsey’s Web site, FPU is a “biblically based accountability curriculum that teaches you to manage God’s money and resources in a godly way” (“Tell Me More”). According to another page, Financial Peace University is “a life-changing program that teaches you how to make the right decisions with your money” (“What is FPU?”). In addition to those declarations, the FPU workbook states that FPU is “a thirteen-week program that helps people dump their debt, get control of their money,

and learn new behaviors around money that are founded on commitment and accountability” (*Dave Ramsey’s Financial Peace University Workbook 3*).

The most prevalent idea that accompanies Financial Peace University is that it “beats debt and builds wealth” (Financial Peace University). Throughout the FPU material, this phrase is presented repeatedly. FPU claims that the average family “pays off \$5,300 in debt and saves \$2,700 in the first 91 days after beginning FPU and is completely out of debt, except of the mortgage, in 18 to 24 months” (“Dave Ramsey’s Financial Peace University”).

Ramsey has unleashed a “populist crusade” against almost all types of debt (Sickinger). In particular, Ramsey is adamantly opposed to the notion that the only way to succeed is to carry credit card debt. Ramsey contends that debt is merely an unneeded product that the American people have been sold “by the most sophisticated marketing teams in the world” (qtd. in Kennedy). As part of Ramsey’s conviction that debt is detrimental, he cites numerous verses of Scripture, including, “Owe no one anything except to love one another” (Rom. 13:8a, NASB) and, “The borrower is servant to the lender” (Prov. 22:7b, KJV).

A further indicator of the debt and wealth focus is Ramsey’s “The Baby Steps.” In it Ramsey presents a seven-step process that they use to lead all people “out of the mess” they created. Of the seven steps, two are focused completely on getting out of debt, and the other five are focused on saving money. In at least one version of the Baby Steps, giving was mentioned as a part of the seventh step, but in the FPU workbook, giving was not mentioned in the steps (*Dave Ramsey’s Financial Peace University Workbook 16*).



The topics in Financial Peace University cover a wide range of personal financial issues. Early in the course, topics such as saving, budgeting, wisely making big purchases, and “dumping debt” are emphasized. The middle of the course addresses investing, insurance, real estate and mortgages, and retirement planning. FPU also offers advice on being a wise consumer and how to deal with collection agents and credit bureaus. The final session of Financial Peace addresses stewardship and giving (“13 Lessons”).

Financial Peace University is marketed to workplaces, community groups, churches, and the military, and there is no difference between the versions of Financial Peace used in different settings. Nonetheless, when Financial Peace is marketed to churches, the Christian aspects and benefits of it are emphasized greatly. FPU’s marketing for churches suggests that FPU will transform their churches, introduce people to the kingdom of God, teach people to “give like never before,” build stronger marriages, and encourage accountability and discipleship. Alongside those claims are the standard claims of nonchurch-based FPU classes: eliminating debt and building wealth (“Tell Me More”).

Financial Peace University does not contend that everything it teaches is derived from the Bible. It does, however, claim that it is “biblically based” (“Tell Me More”). Scripture references are peppered throughout Ramsey’s teaching and the FPU workbook (*Dave Ramsey’s Financial Peace University Workbook*).<sup>2</sup> Ramsey generally does not derive his points from Scripture. Instead, he often makes points regarding finance and personal freedom and then refers to Scripture or various quotations to emphasize the

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<sup>2</sup> Interestingly, all types of quotations (not just verses of Scripture) are used to augment Ramsey’s points all through the Financial Peace University workbook. Any given page may have a verse of Scripture, but it may also have a quote from William Shakespeare, Abraham Lincoln, or Henry van Dyke.

point he has just made. According to one local church FPU director, “[T]here is no doubt that Dave Ramsey is a Christian, and there are Christian undertones, but there [are] not direct links in every class to Scripture” (qtd. in Fuerst).

Part of the great appeal of Financial Peace University to churches is that Ramsey is “unabashedly Christian” (Sickinger). Ramsey is able to give common-sense advice “using tough love with a good measure of humor” (Fuerst). All the while, he keeps his financial advice “tied to an evangelical Christian message” (Byassee). Ramsey’s daily radio talk show and Financial Peace University both frequently contain reference to biblical passages. In fact, Ramsey’s approach is that “scriptural teaching and practical advice go hand in hand” (Byassee). The biblical references and Ramsey’s faith have not seemed to lessen Financial Peace’s or Ramsey’s popularity. He has “millions of listeners, both religious and secular” (Byassee).

### **Criticisms of Financial Peace University**

From investigating Ramsey and studying the history and content of Financial Peace University, Financial Peace has shortcomings. Financial Peace claims to be biblically based, but much of their scriptural work is quoting and application of texts devoid of their biblical contexts. Also, Financial Peace references Scripture, but it spends a majority of its effort focused on the personal gains that come from taking the steps they prescribe.

**Using Scripture out of context.** Although Financial Peace references countless verses of Scripture, the program frequently uses these verses in ways that contradict the context of the pericope in which they are found. Similarly, Financial Peace frequently

modifies verses by using only a phrase or a piece of a verse and by using a variety of Bible translations in order to produce a verse that makes the point that they desire.

The treatment of Luke 14:28-30 in *Dave Ramsey's Financial Peace University Workbook* is a good example of how Financial Peace uses Scripture out of context. In the workbook, this text is used to encourage responsible use of a home mortgage:

For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish it, all who see it begin to mock him, saying “This man began to build and was not able to finish.” (NKJV)

Ramsey asserts that the best mortgage is the “100% down plan,” but if someone must get a mortgage, he is adamant that they make wise decisions in selecting the mortgage that has the best personal financial repercussions (cf. 205-09). At the end of the basic information on mortgages, Ramsey interprets the reference to “count[ing] the cost” in Luke 14:28 to apply automatically to choosing a financially beneficial mortgage wisely. The context surrounding Luke 14:28-30 suggests though that the reference to estimating the cost pertains to weighing the costs and conditions related to becoming a follower of Jesus. Jesus’ imagery of the landowner building a tower is a parable underscoring the inherent problems of a person not weighing a decision as it relates to following Christ. In no way is anything in Luke 14:25-35 remotely related to the literal construction, purchase, or financing of a house.

**Disproportionate view of self.** Even with Ramsey’s desire to see people find peace and give generously, the Financial Peace material is heavily focused on how the group participant can better himself or herself with the financial techniques that are presented. The Financial Peace material omits any communal relationship related to finances, and other than brief discussion on generic giving in the last session, Financial

Peace does not focus on God's views on how money should be spent apart from better self-status.

Particularly, issues such as bargain shopping, investing, understanding insurance, planning for retirement and college, and dealing with collection agencies are all tied to the preservation and advancement of the self. Although living the biblical principles of finances does not necessarily prevent Christians from gaining more wealth or prosperity, Financial Peace University presents gaining wealth and prosperity as a universal given. Quoting a Bible verse and writing about practical financial planning steps does not equate with fulfilling God's vision of finances, wealth, and possessions as presented in the Bible.

Through studying Ramsey and Financial Peace University, the mission of FPU is understood more clearly. The analysis of FPU also reveals some potential points of tension between Ramsey's approach to finances and the themes of wealth and possessions as found in the Bible. To understand more adequately these themes, an examination of how wealth and possessions are presented in the New Testament is needed.

### **Old Testament Background**

Before examining wealth and possessions as they are addressed in the New Testament, an understanding of the greater biblical context to these issues is necessary. The New Testament authors' treatment of wealth and possessions was born out of the unfolding story of the nation of Israel and its relationship to God. In particular, much of the New Testament's focus on the proper use of wealth and possessions was dictated by the treatment of the poor and the understanding of poverty in the Old Testament. Examining issues related to the poor and poverty in the Old Testament will yield a more

complete understanding of the New Testament writers' treatment of themes related to wealth and possessions.

The Old Testament is replete with references to the poor and poverty. Nine different words were used by the Hebrew writers to reference the poor and poverty, and those nine words occur 230 times in the Old Testament. What is unique about the issue of poverty as presented in the Old Testament is that different genres of text within the Old Testament address issues related to the poor differently. No one standard understanding of the poor and poverty in the Old Testament is possible, and therefore, making broad generalizations regarding these issues is difficult. In order to understand the poor and poverty in the Old Testament, different usages within the Old Testament genres of legal texts, prophetic texts, wisdom tradition, the liturgical tradition (represented by the Psalms), and the narrative literature (the Pentateuch and Deuteronomistic history) must be investigated.

The legal texts are the portions of the Old Testament that are the legal codes given from God to the people of Israel. For present purposes, these texts are represented by Exodus 21-23 and Deuteronomy 15 and 24. Within these texts, the initial standard for the treatment of the poor is revealed. For example, Deuteronomy 15 states, "If anyone is poor among your people in any of the towns of the land that the Lord your God is giving you, do not be hardhearted or tightfisted toward them" (v. 7). In the same chapter, God commands the Israelites to "be openhanded toward those of your people who are poor and needy in your land" (v. 11). The legal texts seek to protect the poor's societal well-being through the "redistribution of goods and food" and with "restrictions regarding slave ownership ... and the treatment of wage laborers" (Pleins 402-03).

In contrast to the legal text's focus on social status, the prophetic texts approach the plight of poverty through the lens of injustice (Pleins 403). The most prominent word for the poor in the prophetic literature is  $\text{ynI} [ '$ . The usage of  $\text{ynI} [ '$  in the prophetic literature generally connotes one of three themes: "economic oppression," "unjust treatment in legal decisions," and "victimization through deception" (408). One example of this usage is Amos 8:4: "Hear this, you who trample the needy and do away with the poor of the land." Another is seen in Isaiah 32:7 where scoundrels "destroy the poor with lies." Persons comprising the group known by the term  $\text{ynI} [ '$  were a people suffering and oppressed both politically and economically (409).

Various words are used to reference the poor and poverty in the wisdom literature, and the wisdom writings present two distinct pictures of the poor and poverty. Proverbs certainly agrees with the broader Old Testament notion that the mistreatment of the poor is to be avoided, but Proverbs also displays a concept of poverty that "results from laziness" and "results from excessive living" (Pleins 407). One clear illustration of this meaning of poor and poverty is Proverbs 24:33-34: "A little sleep, a little slumber, a little folding of the hands to rest—and poverty will come on you like a thief and scarcity like an armed man." In contrast to the latter view, Job and Ecclesiastes tend to take a similar approach to the poor and poverty as the prophetic literature does: They present poverty and the poor as a result of political and economic exploitation (403). Job's friend Zophar references this view as he speaks to Job: "For he has oppressed the poor and left them destitute; he has seized houses he did not build" (20:19). This idea is frequent in Job.

The Psalms (the liturgical writing of the Old Testament) address the issue of poverty in a unique manner. The psalmists refer to the poor frequently ( $\text{ynI} [ '$  and

!Ayb . a , are the most common words for the poor in the Psalms). Though in contrast to other genres in the Old Testament, little detail about the specifics of the poor are given in the references in the Psalms. The texts “discuss God’s concern for the poor at least in general terms,” but how concretely poverty is being discussed when the poor are referenced in the Psalter is unclear (Pleins 403). One example of this general referencing to the poor is found in Psalm 35. In describing the Lord, the psalmist generally says that the Lord rescues the poor and needy from “those who rob them” (v. 10) without giving any more detail of the affliction the poor may have endured. Many scholars think that the references to poverty in the Psalter are a spiritualized treatment of poverty and not specific to genuine cases of poverty (403).

The final genre of the Old Testament is the narrative literature. The narrative literature is comprised of the Pentateuch and Deuteronomistic history. Both of these narrative texts deal with poverty in an ancillary manner. As J. David Pleins suggests, the issue of poverty “was not a vital issue for ancient Israel’s ‘historians’” (413). Other than casual references to the poor, the issue is not seriously considered in this genre.

From this brief survey of the Old Testament’s different types of literature, issues related to poverty and the poor are clearly “a matter of grave significance to the community” (Pleins 413). The significance is particularly clear in the legal, prophetic, and wisdom texts, and a case can be made that liturgical texts are also very concerned with the plight of the poor. The prophetic and legal texts take poverty the most seriously, and in those texts are confronted with “the harsh living conditions of the poor,” which include economic and social exploitation, hunger, lack of resources, and legal injustices (413).

Understanding of the “grave significance” of poverty and the poor and living in the midst of a culture that was very cognizant of the poor, the New Testament writers begin to address these crucial issues. From living in the midst of a culture that has repeatedly exploited and ignored the poor, the New Testament writers are able to address how wealth and possessions should be properly managed and used.

### **Luke 16**

Within the narrative of Luke-Acts, wealth and possessions are addressed directly. As Luke recounts God’s work in the world through Jesus and the early Church, he continually addresses aspects of money, giving, proper investment, and how to view wealth and possessions appropriately. Perhaps better than any other source in the Bible, Luke-Acts encourages readers to seek God’s response to the materialistic problems of today’s culture.

Although Luke 16 is certainly not the only place where possessions and wealth are addressed in Luke-Acts, within this one chapter Luke addresses many of the major themes regarding possessions and wealth that are found throughout his writing. As such, Luke 16 functions as a defining text in which the Lukan themes and ethic pertaining to wealth and possessions are visible. Luke’s theology of wealth-related issues can be ascertained and understood by closely examining Luke 16. Once those themes are adequately understood from their original context, they can be applied to the discipleship process in the twenty-first century church.

#### **Luke 16:1-13**

<sup>1</sup> Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions. <sup>2</sup> So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’



<sup>3</sup> “The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg—<sup>4</sup> I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’

<sup>5</sup> “So he called in each one of his master’s debtors. He asked the first, ‘How much do you owe my master?’

<sup>6</sup> “‘Nine hundred gallons of olive oil,’ he replied.

“The manager told him, ‘Take your bill, sit down quickly, and make it four hundred and fifty.’

<sup>7</sup> “Then he asked the second, ‘And how much do you owe?’

“‘A thousand bushels of wheat,’ he replied.

“He told him, ‘Take your bill and make it eight hundred.’

<sup>8</sup> “The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. <sup>9</sup> I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

<sup>10</sup> “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. <sup>11</sup> So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? <sup>12</sup> And if you have not been trustworthy with someone else’s property, who will give you property of your own?

<sup>13</sup> “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.” (Luke 16:1-13, TNIV)

At the beginning of Luke 16, Jesus was in the middle of addressing his detractors subversively. Even in the midst of a large crowd of his followers, the Pharisees and the scribes were the intended recipients of Jesus’ message (15:1-2). Through the three parables in Luke 15, Jesus conveyed a message of joy over the finding of lost things. As I. Howard Marshall suggests, “The purpose of the previous section was to vindicate the attitude of Jesus to the poor and needy” (613). In his teaching, Jesus worked diligently to emphasize the point that the poor and needy do, in fact, have a place of respect in his eyes. The Pharisees and scribes were less than impressed with Jesus and his message (15:2).

The beginning of the new unit of thought in Luke 16 is indicated by Luke's recognition of a new group of hearers for Jesus' words. Throughout the third Gospel, Luke marks a shift in thinking by noting a change in time, venue, or hearers.<sup>3</sup> This occasion is no different.

In 16:1, nothing suggests that either the venue or the time changes, but Luke specifically indicates that Jesus began addressing the disciples (του . j μαθητα , j). Luke's reference to the disciples at this point should not be mistaken as a reference to the twelve because Luke specifically names the twelve when he refers to them (9:2, 10). Interestingly, Jesus' disciples have gone unmentioned in the Lukan narrative since 12:22. The text does not specifically indicate they were absent. Rather, Luke most likely grouped disciples into the crowd as people who were curious about Jesus and seeking to understand who he was. Luke consistently uses μαθητη , j when referring to those people who were learning from Jesus and seeking to follow him intentionally. As in Luke 15, Jesus' words in Luke 16 were directed to one audience but were also heard by the assembled group of Pharisees and scribes.

Jesus addressed the disciples with a parable (as he often did). The story proper is told in verses 1-8a with its application given in verses 8b-9 (Fitzmyer 1097). While the action of the story that Jesus began in verse 1 ends in verse 8a (what follows after v. 8a is commentary on the action of the story), verses 8b-9 must not be separated from verses 1-8a. Verse 9 offers the culmination of the plan that the unjust steward developed in verse 4, and "the relevance of v. 9 must be taken into account in the reading of the parable itself" (Green 589). Following the initial words of commentary in verses 8b-9, Jesus

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<sup>3</sup> Cf., e.g., 1:57; 2:1; 3:1; 4:16; 5:12; 6:1; 7:11, 36; 8:4, 22; 10:25; 11:1, 37; 12:1; 14:1; 15:1.

added some generalized statements about stewardship and wealth in verses 10-13 that were directly related to what he had just shared with the disciples (595).

The delineation of the parable and its immediate commentary has been the subject of debate in scholarship. Darrell L. Bock goes as far as to suggest, “Luke 16:8 is perhaps the most difficult verse in the entire Gospel” (1340). The bulk of the problem is related to understanding to whom  $\omicron\`ku,ri\omicron j$  refers in verse 8a. The possibilities are that  $\omicron\`ku,ri\omicron j$  in verse 8a could refer to the rich master in the story that Jesus told in verses 1-7 or that  $\omicron\`ku,ri\omicron j$  could refer to Jesus.

If the reference is to Jesus, the reference creates a conundrum as to the meaning of Jesus then praising the unjust steward for his shrewd actions. Jesus praising a man for what could be conceived as unethical actions does not make sense. The unjust steward’s actions actually may have been ethical, but given the sociocultural and economic situation of the unjust steward’s world, seeing the unjust steward’s actions as ethical is debatable (cf. Bock 1342-43).

Understanding Jesus to be  $\omicron\`ku,ri\omicron j$  in verse 8a only clouds the possibilities for interpretation. Joel B. Green suggests that determining the referent is actually a “fairly simple exercise,” and that “with v. 8b, Jesus’ commentary on the parable begins,” meaning that Jesus could not be  $\omicron\`ku,ri\omicron j$  in verse 8a (589, 593). Furthermore, considering what equating  $\omicron\`ku,ri\omicron j$  with Jesus means to the form of the parable is imperative. Bock convincingly states, “Parables usually close with a reaction by the participants, with Jesus’ application following” (1340). Interpreting  $\omicron\`ku,ri\omicron j$  as Jesus negates the chance for reaction from the parabolic master, the one affected by the actions of the parable. Taking note that the parabolic master is referred to

as ο` ku,rioj multiple times previously in the parable indicates clearly that in verse 8a ο` ku,rioj also refers to the rich master of the parable, not to Jesus.

Jesus introduced the parable to his disciples by telling them of a certain rich man who had a steward (literally, “a certain man was rich who had a steward”). These two men serve as the main characters for the unfolding story. They are both interesting characters, and, from the outset, several assumptions can be made about both of them safely.

Given the five prior references to the rich and riches in Luke, as soon as Jesus mentioned the word plou,sioj several things about this man who was rich can be assumed. Being rich is not a good thing in Luke’s Gospel, and Jesus did not speak well of the rich. Three of Jesus’ earlier comments on the rich and riches are worth noticing in an effort to understand the rich in Luke 16.

In 6:24, Jesus condemned those people who were rich and pronounced blessing on those who were being defamed on account of the Son of Man. According to Jesus, people who are hated, excluded, reviled, and defamed on account of the Son of Man have a great reward in heaven (cf. 6:22-23), while the rich have already received their consolation.<sup>4</sup>

Jesus referred to the rich again in chapter 12. In that instance, he responded to two brothers’ squabble over a family inheritance by telling the brothers to be on their guard against greed and the abundance of possessions. As a further response, Jesus told the assembled crowd and the brother making the request a parable about a rich man. In that parable (12:16-21), Jesus portrayed the rich man as unwise for desiring to store up all the

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<sup>4</sup> The idea resurfaces when examining the character of the rich man in the second half of Luke 16.

crops that his land produced. Foolishly, out of a desire to “be merry,” the rich man tears down his barns and builds even bigger barns to store the accumulation of his crops. In the parable, God judges the man for his hoarding and questions the man regarding who will possess his accumulated goods once the rich man is dead. As a response to the parable, Jesus suggested that hoarding one’s earthly possessions is equated with not having a rich (πλουτῶν) relationship with God.

Jesus’ final reference to πλουσι, ούς before Luke 16 is in chapter 14. In the midst of a meal with the Pharisees, Jesus noticed that the guests seemed overly concerned with issues of honor. He told them a parable, encouraging them to seek places of low status to allow themselves to be exalted by someone else instead of exalting themselves and then being humbled. As a continuation of this reversal of attitudes, Jesus encouraged them (in the midst of their honor-driven dinner party) not to offer hospitality to people who can repay them (specifically, rich neighbors). The people to whom Jesus encouraged those Pharisees to be hospitable were “the poor, the crippled, the lame, and the blind” (v. 13). True blessing is found in showing hospitality to people who cannot repay.

Therefore, as Jesus introduced the rich man in 16:1, using πλου, σιός, the context suggests the man as someone who is receiving his consolation now (rather than in heaven), is not living in a *rich* relationship with God because he is overly focused on the accumulation of possessions, and is not the focus of Jesus’ ministry. Although the understanding of this man’s consolation and relationship with God is not specifically expressed in the text, no other readings of πλουσι, ούς in Luke prior to this point are present that might lead to a differing or less harsh view. Even if this assumption cannot

be applied explicitly, viewing the rich man with a high degree of suspicion is permissible.<sup>5</sup>

The second character Jesus introduced in Luke 16:1 is the steward (οἰκονομῶν). The steward functions as a manager for the rich man's estate. Joseph A. Fitzmyer suggests, "The Greek *oikonomos* was often, but not necessarily, a slave born in the household, who was especially trained and tested in the supervision of a farm-estate" (1099). The steward may have been either a free man or a slave, and he most likely had considerable powers (including legal powers) for the large estate of the wealthy man (1099; Bock 1327). The steward's increased responsibilities as compared to a traditional slave or hired worker most likely made him enviable to those with whom he interacted (Green 590). Part of the steward's duties included keeping records of his stewardship of the estate, and he had powers to manage and settle his master's accounts (vv. 2, 5-7).

Jesus stated at the beginning of the parable that charges were being brought against the steward for squandering the possessions of his rich master. Interestingly, the word for the steward's action (διασκορπισθῆναι) is the same word that Jesus used to describe the younger son's actions in the preceding parable (cf. 15:13). Green suggests that while the specific meaning of the verb διασκορπισθῆναι is hard to discern, "the use of the same verb in 15:13 suggests reckless irresponsibility in the present co-text as well" (591). Given the "reckless irresponsibility" of the steward, the manager is wise to address the steward's mismanagement.

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<sup>5</sup> This view is found in Green (590), but amazingly, with the concept of riches being so crucial to this chapter, the understanding of the rich man is almost entirely ignored by almost every commentator.

The steward in Luke 16:1-13 is characteristically known as unjust due to the description that comes in the last line of the parable proper (v. 8a) and the commentary that follows Jesus' story (vv. 9-11). However, at this point in the story, nothing in the text indicates that the reason for the rich master's bringing charges against the steward had anything to do with unethical or unjust actions. The reason for the rich man's charges is more likely related to the steward's mismanagement of the rich man's estate. Marshall makes the point that the steward's squandering could be interpreted as either "neglect of duty or misappropriation of funds" (617). He goes further to propose that because nothing suggests that the steward has to pay restitution, the neglect of duty is more likely to have brought about the charges in verse 1 (617).

Specifically, Jesus said that the steward is guilty of squandering the rich master's possessions ( $u`pa, rconta$ ). Similar to the use of  $plou, sioj$ , the use of  $u`pa, rconta$  should raise appropriate suspicion. Prior to 16:1, Luke introduces  $u`pa, rconta$  and gives ample opportunity to become familiar with the implications of this term.<sup>6</sup> Understanding Luke's usage of  $u`pa, rconta$  is crucial to the comprehension of Luke 16:1-13.

The four occurrences of  $u`pa, rcw$  immediately preceding 16:1 (12:15, 33, 44; 14:33) specifically address Luke's understanding of possessions. In chapter 12, as previously mentioned, Jesus told a parable about a rich man who is consumed by the accumulation and protection of his possessions. In the midst of his address to the crowd, Jesus stated clearly that "one's life does not consist in the abundance of possessions" (v. 15).

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<sup>6</sup> Luke uses a variety of forms of  $u`pa, rcw$  (cf. 7:25; 8:3, 41; 9:48; 11:13, 21; 12:15, 33, 44; 14:33) that can carry a variety of meanings.

Jesus offered a similar treatment of possessions just a few verses later. Although Jesus indicated to his disciples that it is the “Father’s good pleasure to give [them] the kingdom” (12:32), he also encouraged them to “sell [their] possessions, and give alms” (12:33). Jesus suggested that the disciples’ possessions do not stop the Father’s desire to give them the kingdom, yet their possessions increased the difficulty of putting their hearts (full selves) into the kingdom that God is bringing. “For where your treasure is, there your heart will be also” (12:34). Possessions become a barrier to receiving the kingdom that God is giving fully.

In chapter 14, Jesus addressed the crowd on some of the costs of truly being one of his disciples. These words are some of the harshest in all of Luke. Truly following Jesus requires “hating” father, mother, wife, children, brothers, sisters, and even life itself (v. 26). Similarly, one must carry the cross and follow Jesus (v. 27). Jesus then explained that people should know the cost before they commit to this life (vv. 27-32). His conclusion to these difficult words was that “none of you can become my disciple if you do not give up all your possessions” (v. 33). Although the meaning and implications of 14:25-33 could be investigated in great detail, for the purposes of understanding chapter 16, realizing that Jesus’ words in chapter 14 show that ownership of possessions is a barrier to authentic discipleship is sufficient.

The four occurrences of  $\text{u}^{\text{`}}\text{pa} , \text{rcw}$  in chapter 12 and in 14:33 are only a few examples of Luke’s specific references to possessions. Luke also has numerous other places where possessions and the proper use and treatment of possessions are addressed without using a form of  $\text{u}^{\text{`}}\text{pa} , \text{rcw}$  (cf., e.g., 3:7-14; 4:7; 5:11; 6:29; 14:15-24). Over and over again, Luke reveals that possessions are obstacles to following Jesus fully and



that the necessary response is to give possessions away. As Justin S. Ukpong says, “The rich are warned [in Luke] against the danger of being excluded from the kingdom by their possessions” (196).

As the story unfolds in Luke 16, the rich man hears that the steward is not executing his duties well, and immediately he tells the steward to present an account of his stewardship. The estate owner obviously believed what he heard about the steward and his ability to oversee the estate because, after he receives the account of stewardship, he tells the steward that he can no longer manage the estate (v. 2). Naturally, the impending job loss causes the steward to wrestle with what his future will be. He is unsure of his ability to dig and is ashamed to beg.

The soon-to-be-jobless steward’s wrestling leads him to the idea that he enacts in verses 5-7. The plan is not one that he concocts and devises over a period of time. It is more rightly seen as an idea that comes to him in an instant (cf. Marshall 618; Stein 413). His plan is to make necessary provisions before he loses his job so that he will have people who are indebted to him and will be obliged to give him friendship and a job (literally, receive him into their houses) when he loses his current position. One by one, the steward summons people who are in debt to his master and reduces their debts.

The debts are substantial, and the size of the reductions the steward offers are equally substantial. Scholarship has debated the exact details of the worth of the debts and reductions. As Green summarizes, the debts, as they are ordered in the text, reflect, respectively, the products of “a considerable olive grove and of an acreage twenty to twenty-five times that of an ordinary family farm” (592). An accurate estimate of the size of the debts and reductions helps in proper comprehension of the size of the reciprocal

indebtedness that the steward desired as he gave extravagantly. Furthermore, as the agent of the master, the work of the steward was binding. The new debts that the debtors wrote replaced the old debts and legally could not be reversed (592).

To most readers, verse 8 comes as a surprise. One of the dominant themes of this parable is the shrewdness of the steward. Given that shrewdness, a different response is expected for the steward. Seeing the steward praised by the rich man whom he has just cheated is unusual and unexpected, yet the rich man praises the steward because he acted shrewdly.

In verse 8, the description of the steward is expanded to include the term *avdiki, aj*, “unrighteous” or “unjust.” In the parable, Jesus communicated that the rich man views the steward’s actions as shrewd or prudent. At the same time, Jesus described the steward as unrighteous or unjust within the larger framework of the parable.

From the view of the rich master, the work of the steward was sensible. Given the deeply-entrenched, worldly perspective of the estate owner,<sup>7</sup> he lives and operates by the principles of reciprocal benefaction, and he recognizes the steward enacted those principles in clever, if not excellent, ways. The rich master was tricked by the steward. The steward secured his own future outstandingly well in the face of losing his job. The text does not say whether or not the rich man was angry. The chances are good that he was, as he just lost a sizeable amount of capital that was owed to him, but his potential loss does not negate his amazement and commendation of the “prudent action taken by the manager” (Marshall 1101).

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<sup>7</sup> The worldly perspective of the estate owner can be assumed because of the connotations of being rich in Luke.

From the view of Jesus, the work of the steward was unjust. The steward sought to protect himself by stealing from his master. He gave away something that was not his with the hope of getting repaid in the future. According to Robert H. Stein, the steward “acts not for the benefit of his master but purely for his own selfish ends. Thus it is impossible to see in his actions a noble and moral act” (413).

The rich man’s commendation of his steward and Jesus’ critique of the steward’s actions are especially interesting in light of Luke 14. There, Jesus offered a critique of the Pharisees for being overly concerned with honor and repayment (vv. 11-12). He said they needed to avoid getting caught up in those types of relationships. Instead, they should focus on seeking the lowest position and giving to those who could not repay them (cf. vv. 10, 13-14). In the parable in Luke 16, the steward does exactly what Jesus had warned the Pharisees not to do. The steward grants favor (albeit, in this case, favor that is not his to give) to the master’s debtors with the only aim being his own repayment. The steward is clearly not living in the manner that Jesus suggested in chapter 14 (v. 14). The Pharisees’ response to Jesus recorded in 16:14 further implicates the Pharisees as people who also missed the ideas that Jesus espoused about wealth and possessions in the kingdom of God.

In spite of the unjustness of the work of the steward, Jesus used him to make a point about kingdom economy in verses 8b-9. Following the master’s praise of the steward’s work and Jesus’ labeling of the steward as unjust, Jesus began his commentary on the parable. His first comment offers clarity as to why he found this parable significant. Jesus said that the children of “this age” were wiser than the children of the light.

“This age” to which Jesus referred is a reference to the fact that, from a Lukan perspective, two major units of time are present in the world. Green stresses the importance of comprehending that “time [is] divided into two aeons, the present epoch and the one to come” (593). The current age (“this age”) and its children are characterized by “faithlessness and wickedness.” Fitzmyer agrees when he says that references to the “children of this age” imply “individuals whose outlook is totally conditioned by this world/age and have no care for the godly aspects of human existence” (1108). In contrast, Luke employs the phrase “children of the light” to describe Christian disciples. The phrase is not extremely common in the New Testament, but it can be found in John 12:38, Ephesians 5:8, and 1 Thessalonians 5:5. The phrase “is known to be a favorite designation of the (Essene) Qumran community” (1108), and “the children of the light” are people who live taking their “directives from the new aeon, the age to come” (Green 593). The dichotomy of “children of this age” and “children of the light” is a critical piece in a clear understanding of Luke 16:1-13.

As Jesus described the “children of this age” and the “children of the light” in verse 8, he told the disciples that the “children of this age” were wiser than the “children of the light.” Specifically, Jesus referenced the unjust steward’s attempt to secure future return from the estate he managed (cf. Fitzmyer 1106). He understood “how the world works and use[d] it to [his] benefit” (Green 593). Jesus insinuated to his disciples that knowing the ways of your world and employing them is wise. The admonition for them is that “children of the light” should be equally confident in the ways of their world (i.e., the age to come, the kingdom of God) and should work as well as the unjust steward worked in his world.

Scholars commonly assume that *mamwna / j* is the Greek transliteration of the borrowed Aramaic word *māmônā'*. When the original meaning of *mamwna / j* is explored, it means “that in which one puts trust” (cf. Fitzmyer 1109). The shift to ascribing *mamwna / j* the meaning of money or wealth then makes sense but is not always accurate. To be correct, *mamwna / j* can be anything in which someone puts trust; Green indicates this meaning when he refers to 16:10-13, where *mamwna / j* represents “idolatrous power” (593). The implications of understanding the definition of mammon as “that in which one puts trust” are crucial to the meaning of the remaining verses of this pericope.

In verse 9, Jesus combined the two ideas: the dualism of ages and the use of mammon. Throughout Luke, Jesus continually shared with the people regarding possessions and wealth, and several times he was quite explicit about the way wealth and possessions affect a person’s desire to encounter the kingdom and be his disciple. In particular, in chapter 12, Jesus told the disciples to sell their possessions, give alms, and store up treasure in heaven (v. 33). All of these prior incidents inform Jesus’ instruction in verse 9.

In many ways, verse 9 is a reiteration of 12:32-34. Wealth (*mamwna / j*), by its very nature, is a part of the current age (and therefore, worldly). Jesus plainly taught that wealth and money are distractions to the pursuit of God and the kingdom, and, ultimately, these distractions will pass away (v. 9). Therefore, the disciples (i.e., the children of the light) should take the money they have and invest it (through almsgiving, as in chapter 12) in ways that will lead to security of eternal treasure.

The unjust steward, in his own age, does exactly what Jesus asked the disciples to do in their age. In fact, in his age, the unjust steward understood this concept better than the people who were working to follow Jesus as children of the light. The unjust steward was the manager of possessions that were entrusted to him by his master. He knew that one day he would no longer be the steward, so he took what had been entrusted to him and used it to “store up treasure” for the days when he would no longer have it. Although the steward’s actions were in the age that was controlled by reciprocal benefaction, wealth, and possessions (as opposed to the age of the children of the light who should give without expectation of return [cf. 6:32-35]), this manner of storing up treasure is the model that disciples are to follow with regard to unrighteous mammon entrusted to them. In other words, Jesus’ statement in verse 9 is his call for his disciples to use their worldly wealth for eternal ends.

While verse 9 was Jesus’ specific statement to his disciples regarding the parable he told them in verses 1-8a, verses 10-13 are Jesus’ more general statements derived from verses 4-9. No indicators are present at the end of verse 9 or the beginning of verse 10 to suggest that Luke is beginning a new pericope. The statements in verses 10-13 follow directly from the material in verses 4-9. Perhaps the biggest indicators that verses 10-13 deal primarily with the issues present in verses 4-9 are the recurrences of certain terms.<sup>8</sup>

Throughout the travel narrative (9:51-19:27), a continual message is presented to take seriously what Jesus is saying and to enact his message. Jesus’ challenge to his followers can be seen in countless places.<sup>9</sup> Another example of Jesus’ motivation and

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<sup>8</sup> Cf. *avdiki , aj* (vv. 8, 9), *a ;dikoj* (vv. 10, 11), *mamwna / j* (vv. 9, 11, 13), and *kuri , oj* (vv. 3, 5, 8, 13).

<sup>9</sup> Cf., e.g., 9:62; 10:1-12, 28, 37; 11:28, 41; 12:22-34; 13:5; 14:12-14, 25-33, 35.

encouragement comes in 16:9 where Jesus encouraged the disciples to take seriously this challenge to live out a faithful stewardship and to invest their mammon in areas that will reap eternal treasures. Verses 10-13 function in that same motivational theme that has been present in the travel narrative, yet they go beyond basic motivation and offer the logic of faithfulness. These verses are directly tied to the specific issues of living life as Jesus is calling his disciples to live it in the travel narrative and, more specifically, in verse 9.

The logic of verse 10 makes perfect sense. If a person is faithful with a little, the chances are good that he or she will be faithful with much. The reverse is true, too. Jesus provided a picture of faithfulness in chapter 12. He told the story of a manager who is faithful for his master. The way the manager's faithfulness is described is by his doing the work of the master when the master arrives (v. 43). The manager's faithfulness is directly tied to his fulfilling what was asked of him. This picture of faithfulness underscores Jesus' message in verse 10.

In verse 9, Jesus has just asked his disciples to invest dishonest (worldly) wealth in areas that bring eternal reward. To be faithful with regard to the eternal investment will entail giving alms, selling possessions and using the money to cancel debt (Green 595), and building relationships with those who cannot offer any type of repayment. Thus, in verse 10, Jesus implied that if his disciples are faithful (i.e., doing what he asked) with a little of this eternal investment, they will be faithful with much more. The converse of Jesus' statement is true as well.

Prior to verse 9, Luke only uses *avdiki*, a once (13:27). In that instance, *avdiki*, a implies a sense of wickedness, unrighteousness, or evildoing. Given the

actions of the steward in chapter 16, *avdiki, a* is an accurate description of the steward in verse 9. Still, the message implied by *avdiki, a* and *a;dikoj* in Luke 16 is more than just being evil. The widened scope of the definition is especially necessary given the continued use of *a;dikoj* in verses 10-13. As Luke continues to use the word *a;dikoj*, he is offering a commentary on the ways of the world, the ways of “this age.”<sup>10</sup> Luke is suggesting that the world (or “this age”) is contrary to the ways of disciples. The world and the way of Christ are set as opposing ideologies, with the world being characterized by dishonesty, wickedness, and evil.

The characterization of the world as wicked and dishonest has increased importance in conjunction with verse 11. From the basic logical supposition of verse 10, Jesus moved to a statement with more implications. Jesus addressed the consequences for the disciples’ lack of faithfulness with regard to the dishonest (worldly) wealth. Hanging in the balance as the reward for faithfulness with dishonest wealth is *h` avlhqino, j*.

Often, *avlhqino, j* is translated as “true riches,” but using the word “riches” can cause confusion as to what Jesus was implying when he told the disciples that *avlhqino, j* is the reward for faithfulness with unrighteous mammon. The simplest definition of *avlhqino, j* is “true.” Fitzmyer defines *h` avlhqino, j* as “what is really good” (1110).<sup>11</sup> Green suggests that the translation as “true riches” is meant to be a contrast to “dishonest wealth,” even though *h` avlhqino, j* carries a meaning more in line with “authentic” (595-96). However, given the usage of *avlhqino, j* in the

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<sup>10</sup> Marshall offers the view of seeing *avdiki, aj* as a “standing characteristic of this world” as he summarizes Kosmala (620).

<sup>11</sup> Fitzmyer references *A Greek-English Lexicon of the New Testament and Other Early Christian Literature* by Bauer, Arndt, Gingrich, and Danker for his definition.



New Testament, ἡ ἀντιχριστιανία, j implies “what is characteristic of the new age” (Marshall 623).<sup>12</sup>

The reward of ἡ ἀντιχριστιανία, j makes perfect sense given the Lukan message regarding wealth and possessions. Jesus already suggested that wealth and possessions were hindrances to grasping the kingdom of God (cf. chap. 12). He also suggested that people desiring to follow him need to be in the habit of giving alms (12:33) and giving away their possessions (14:33). If the disciples are not willing to be faithful in those endeavors, logically, they cannot expect to experience those things pertaining to the new age. Furthermore, with Jesus having just told the assembled crowd of Luke 16 that they need to be about the business of investing earthly wealth for eternal purposes, it follows that if they do not make the investment Jesus is suggesting they will not experience all God wants for them.

Verse 12 expands the responsibility of stewardship from worldly wealth to someone else’s possessions (ἀλλοτρίοις). This verse carries a clearer statement of a theme that has been at work throughout the parable and its commentary: namely, the disciples do not own any of the wealth or possessions. Even the unrighteous wealth has been entrusted to them by God. Marshall makes the excellent point that while the wealth and possessions do not belong to the disciples, the one thing they do rightly own is true riches, ἡ ἀληθινή, j (623).

Finally, verse 13 brings the comments that Jesus has made in response to the parable and his command to the disciples to a climax. In verse 13, all of the themes previously at work converge in Jesus’ final statement regarding wealth (mammon).

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<sup>12</sup> Marshall cites John 1:9; 6:32 and Hebrews 8:2; 9:24 as examples of this usage.

Particularly present in this final statement is the dichotomy of the current age and the age to come.

Jesus clearly called the disciples to live lives that are directed by the truth of the new age. They are only to use the wealth of the world for purposes that lead to eternal results, and their faithfulness will be measured on the basis of their doing those very things. While wealth is not evil in and of itself, for the disciple, wealth has only one acceptable use: God's kingdom purposes (Green 596). Not to use wealth as a means of advancing God's kingdom is to live in the current age and use mammon for worldly purposes. Furthermore, given the definition of mammon as "that in which one puts trust," to see wealth and possessions as mammon forces the disciple to move away from God. In the new age, a disciple cannot serve God and mammon because God is the mammon.

Jesus used staggering language to underscore the separateness of God and wealth. Using slave and master language, he indicated the control that God or wealth might have over the disciples' lives. Similarly, he used oppositional language to describe the allegiance to said master as either hate/love or devote/despise.

Finally, noting Fitzmyer's statements regarding the verb *douleu, w* in verse 13 is important. Different connotations are at work when *douleu, w* is used to refer to God as opposed to when it is used to refer to "personified money." When referring to God, the meaning suggests "honorable dependence and devotion." Regarding wealth, the meaning implies "an enslavement to procure it and all that that entails" (1111).

### **Luke 16:14-31**

<sup>14</sup> The Pharisees, who loved money, heard all this and were sneering at Jesus.

<sup>15</sup> He said to them, "You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is

detestable in God's sight. <sup>16</sup> The Law and the Prophets were proclaimed until John. Since that time, the good news of the kingdom of God is being preached, and people are forcing their way into it. <sup>17</sup> It is easier for heaven and earth to disappear than for the least stroke of a pen to drop out of the Law. <sup>18</sup> Anyone who divorces his wife and marries another woman commits adultery, and the man who marries a divorced woman commits adultery."

<sup>19</sup> "There was a rich man who was dressed in purple and fine linen and lived in luxury every day. <sup>20</sup> At his gate was laid a beggar named Lazarus, covered with sores <sup>21</sup> and longing to eat what fell from the rich man's table. Even the dogs came and licked his sores.

<sup>22</sup> "The time came when the beggar died and the angels carried him to Abraham's side. The rich man also died and was buried. <sup>23</sup> In Hades, where he was in torment, he looked up and saw Abraham far away, with Lazarus by his side. <sup>24</sup> So he called to him, 'Father Abraham, have pity on me and send Lazarus to dip the tip of his finger in water and cool my tongue, because I am in agony in this fire.'

<sup>25</sup> "But Abraham replied, 'Son, remember that in your lifetime you received your good things, while Lazarus received bad things, but now he is comforted here and you are in agony. <sup>26</sup> And besides all this, between us and you a great chasm has been set in place, so that those who want to go from here to you cannot, nor can anyone cross over from there to us.'

<sup>27</sup> "He answered, 'Then I beg you, father, send Lazarus to my family, <sup>28</sup> for I have five brothers. Let him warn them, so that they will not also come to this place of torment.'

<sup>29</sup> "Abraham replied, 'They have Moses and the Prophets; let them listen to them.'

<sup>30</sup> "'No, father Abraham,' he said, 'but if someone from the dead goes to them, they will repent.'

<sup>31</sup> "He said to him, 'If they do not listen to Moses and the Prophets, they will not be convinced even if someone rises from the dead.'" (Luke 16:14-31)

Verse 14 transitions into the second unit of thought in Luke 16. For the first time since 15:2, the Pharisees are mentioned by name. The Pharisees have been consistent characters in Luke. Beginning in chapter 5, they have been called by name twenty-four times. Numerous times, Jesus directly addressed the Pharisees;<sup>13</sup> however, in chapter 16, Jesus began to speak specifically to the disciples (v. 1) and his address continues in 17:1. While Jesus did address the Pharisees in chapter 15, they were a part of a larger crowd

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<sup>13</sup> Cf., e.g., 5:34; 6:3; 7:40; 11:39, 42-43; 13:32; 14:3; 15:2.

(cf. v. 2). His address to the Pharisees (who have been present through all of chapter 15 and 16:1-13) appears to be an interruption to his teaching of the disciples, and given Jesus' perception of Pharisees (cf. 12:1), at this point in the narrative they have become a nuisance to Jesus. The interruption of the Pharisees can further be seen by the fact they heard Jesus' words in verses 1-13 but were not the intended recipients. Furthermore, when they interrupted him, they ridiculed (*evkmukthri , zw*) him.<sup>14</sup>

Scholars disagree over the delineation of sections within the remaining verses of chapter 16. From the usual textual markers that Luke uses, 16:14-31 is obviously one continuous unit of thought. Luke clearly marks a new audience to whom Jesus spoke in 16:14. In 17:1, Luke identifies Jesus' hearers once again. Another indicator that verses 14-31 are one unit of thought is that in verse 14 the Pharisees clearly addressed Jesus (by ridiculing him), and in verse 15, Jesus unmistakably began a response to them. Given Luke's textual tendencies, if he had wanted the reader to notice Jesus returning solely to his address of the disciples in verses 19-31, he would have pointed out the change of audience. The other clear indicator of this unit of thought is the continuity of topic through verses 14-31: "wealth and its manifestations" (Green 599).

The description that Luke gives of the Pharisees is that they are "lovers of money" who opposed Jesus. Luke does not use the word *mamwna / j*; he describes them with the phrase *fila , rguroi u`pa , rcontej*. Nothing implies the Pharisees were rich. Instead, Luke offers the critique of the Pharisees to show their relationship to Jesus and to the message that Jesus had just offered. Rather than using worldly wealth to "make friends" as verse 9 suggested, the Pharisees were "friends" of money (Green 601).

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<sup>14</sup> Luke reserves the use of *evkmukthri , zw* for only one other occasion in the Luke-Acts narrative: the action of the leaders when Jesus is hanging on the cross.

Luke 16:14 is the only place in the New Testament where the Pharisees are described as “lovers of money.” However, Luke has already demonstrated through the actions of the Pharisees that this phrase is true. Luke 16:1-13 indicates that those who use wealth for God’s purposes are those who give alms, who seek relationship with those who cannot repay them, and those who sell possessions. These concepts are completely unlike those practiced by the Pharisees in Luke. In fact, more than once, the Pharisees have been addressed specifically regarding these very issues. For Luke, labeling the Pharisees as “lovers of money” is the “most essential and unrelenting description of the Pharisees” he can give (Green 601).

Jesus’ first words of response critiqued the Pharisees’ actions. He claimed that they were only interested in justifying themselves in the eyes of other people. In 10:29, Luke describes a lawyer who came to Jesus seeking to justify himself, and in chapter 18, Luke again describes the practice of self-justification (vv. 9, 14). Jesus warned the Pharisees specifically about exalting themselves into too high a position lest they be brought low (14:11). Self-exaltation is the action for which Jesus denounced the Pharisees.

If the Pharisees were concerned with their justification before other people, one must consider with which “age” the Pharisees may be associated. In 16:1-13, Luke describes two separate ages. The first is the current age, and the second is the age to come. Followers of God are to live as children of the age to come in the midst of the current age. By taking directives from the principles of the age to come, a disciple should not be concerned with the opinions of others or with the status that is available from them. Rather, they should be solely consumed with God and his eternal purposes (cf. vv.

9-13). Jesus reiterated this point in verse 15b by saying the things that people highly esteem are an abomination before God. When Jesus called out the Pharisees for seeking their justification from others (instead of God), he made clear that they are not the models of relationship with God that their positions might suggest (cf. 12:1). As Green says, the Pharisees are “ensnared in an unjust world order” (602).

Jesus’ denouncement of the Pharisees continued when he suggested that no matter how much they may try to impress other people, God knows their hearts. Throughout Luke (and the entire Bible), the heart is the master gauge of the person. Everything from life is measured in the heart. It is the “seat of human emotion, desire, and reaction” (Fitzmyer 1113). Luke uses *kardi*, a frequently throughout his narrative.<sup>15</sup> Specifically related to chapter 16, Luke 12:34 states that the desires of a person’s heart will be where his or her treasures are. For Jesus to say that God knows their hearts is a sharper rebuke than calling them out for trying to justify themselves before others. Jesus told them that their efforts of self-justification did not matter and were a hypocritical display nothing short of idolatry (cf. Green 602).

Jesus continued his critique of the Pharisees and their abominable lifestyle claimed in the name of God when he turned his comments toward the law and the prophets in verse 16. All of what Jesus said in verses 16-18 ties to the story that he told in verses 19-31. Ultimately, in verse 29, Jesus’ message to the Pharisees became clear in light of all the co-text.

Jesus’ words in verse 16 serve as a reminder to the timing of God’s work in the world. Simply put, as the text says, the law and the prophets were proclaimed (in effect)

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<sup>15</sup> Cf. 1:17, 51, 66; 2:19, 35, 51; 3:15; 5:22; 6:45; 8:12, 15; 9:47; 10:27; 12:34, 45.

until John the Baptist came. With John's coming, the kingdom of God was ushered in and, through the ministry of Jesus, it was preached as good news and everyone was given urgent invitation to it (Fitzmyer 1117). The new kingdom of God being preached set in motion the beginning of the new age to which Jesus referred throughout his previous discourse.

From the perspective of the law, the care of the poor and the marginalized is nothing new (the care of the poor and marginalized is part of what Jesus addressed with the Pharisees in vv. 14-31). However, with the advent of the kingdom, the poor and marginalized are given prominence (cf. 4:18-19; Green 603). This kingdom, marked by the investment of wealth in eternal purposes and care for those who are marginalized, is the kingdom to which the Pharisees live in opposition. As the Pharisees heard Jesus declare this message, it would have only served to infuriate them more, as they were convinced of their own understanding of the action and nature of God. Nevertheless, the disparity between the kingdom Jesus proclaimed and the Pharisees' understanding of God is the foundational piece of the bigger argument on which Jesus embarked.

Essentially, in verse 17, Jesus said that the law is not going anywhere. In fact, in verse 18, he redefined it (or, more accurately, one piece of it with regard to divorce and adultery) to be stricter than it was traditionally interpreted. This redefinition is significant because the Pharisees were guilty of relaxing the law (Green 603).

Furthermore, the Pharisees were mired in their hypocritical state. They were guilty of not following the very law they claimed to uphold, given the advent of the new kingdom. Their interpretation of the law was not adequate either, given that they did not have insight into God (Green 603). Clearly, Jesus did not see his life as a dismissal of the

law. He stood in contrast to the Pharisees as his ministry proclaimed the “continuing validity of the law” (Fitzmyer 1118).

As Jesus persisted in his judgment of the Pharisees, he began a new story to reinforce the point he was advancing. The story introduced two characters (vv. 19-20) who could not be more opposite in social status. From the very introduction of the rich man in 16:19, the intended perception of him is obvious, yet to make sure that the point is clear, Jesus provided detail of this particular rich man’s extravagance. The rich man is described as wearing clothing of purple and fine linen. Everything about the man’s clothes suggests lavishness (cf. 7:25). White wool was of itself quite a luxury, but the use of purple dye made it even more luxurious. To have white garments beneath the fine purple robe was “the sign of the highest opulence” (Green 605).

In addition to the description of the rich man’s clothing, Jesus described the rich man’s indulgent eating habits, too. The economy of the Lukan culture was such that “even the rich could afford to kill a calf only occasionally” (Green 605-06). Jesus stressed the extravagant wealth of the rich man by saying that he partakes in those types of feasts daily. Although not specifically stated, the rich man’s abundance of food suggests an abundance of possessions. This man had more clothing and more food than imaginable. The person in 16:19-31 is the ultimate rich man, and from the way Jesus described him, he is characterized as the ultimate follower of wealth, the ultimate child of this age, and the ultimate antithesis to what God desires from his children.

In stark contrast to the rich man, Jesus introduced the poor man, Lazarus. Lazarus is portrayed in terms of distance from the rich man, is covered with sores (denoting a possible illness) and laid or even thrown (cf. Green 605) at the gate of the rich man. This



position outside of a gate is a traditional place of begging or for those of society who were typically unnoticed. They were separated from the rest of society and had to be faced only upon entering or leaving the community. From these first descriptions of Lazarus, he was of the lowest possible status in society.

To further the characterization of Lazarus, Jesus described Lazarus' hunger. Lazarus was hungry enough to desire the crumbs that fell from the table during a meal.<sup>16</sup> Marshall states, "Such crumbs were normally eaten by the dogs" (636). As Lazarus laid by the gate longing for the crumbs from the rich man's table, the dogs, who were ceremonially unclean, came and licked his sores (636). Imagining Lazarus as a cripple or as a leper is not far-fetched. Both conditions could produce sores, and both would leave him incapacitated and sentenced to the city gate.

The discrepancies between these two characters could not be more complete. The rich man is an outrageous picture of wealth. Lazarus is the ultimate picture of poverty and unnoticeable status. The only descriptive piece that is ironic is that the rich man is never given a name in verses 19-31 and Lazarus is. Names are humanizing, and Jesus, from the beginning of the story, developed the idea that the social evaluation tools of the current age were completely defunct for the kingdom now at hand. In a subtle way, Jesus was saying that the one whose name is worth knowing is not who the world would suggest (cf. v. 15).

As Lazarus lay at the gate, he longed for help from the rich man. From a Lukan perspective, the rich man *should* have helped him.<sup>17</sup> The expected response of the rich

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<sup>16</sup> The dire hunger and poverty of Lazarus and that of the younger son in chapter 15 are very similar.

<sup>17</sup> Cf. 6:29, 38, 45; 11:42; 12:16, 21, 33, 34; 14:13, 21, 25; 16:1-13.

man in Luke's Gospel is obvious, and in the parable, the rich man does nothing.

Furthermore, in verse 24, Luke indicates that the rich man knows Lazarus' name and still did nothing to help him.

As the story develops, both Lazarus and the rich man die. When Lazarus dies, he is carried by angels to the bosom of Abraham. Green points out that "the one whose only companions in life were scavenger dogs is transported by angels to Abraham" (607).

Bock suggests that "Abraham's bosom was a place of blessing and represents the patriarch's reception of the faithful into heaven" (1368). Again, the poor, unnoticeable man is the one who is welcomed into the fold of the faithful, not the rich man who had extensive wealth and infinite possessions. When the rich man dies, he is buried (another sign of his wealth) and finds himself being tormented in Hades (v. 23).

Scholars debate as to where the bosom of Abraham is located. The text clearly shows that the rich man is being tormented in Hades, but the location of Lazarus and Abraham is not clear. The indication that the rich man lifts his eyes up to see Lazarus and Abraham is not conclusive to suggest they are in heaven (cf. Bock 1369; Marshall 637). Hades was often seen as an "intermediate abode of the dead before the final judgment" for both the righteous and unrighteous (Marshall 636-37). The exact location of Lazarus and Abraham is not critical to the story. What is critical is that, as in life, the rich man and Lazarus are separated by a great distance of status. This time though, the rich man is being tormented while Lazarus is in the place of blessing.

Once the rich man sees Abraham and Lazarus, he calls out. Two things about the words of the rich man stand out. First, he addresses Abraham as Father Abraham, which is extremely ironic. In 3:8, John the Baptist warned those who gathered in the wilderness

to be baptized that they need not claim Abraham as their father. John the Baptist (and, in turn, Jesus) was much more interested in seeing “fruits worthy of repentance,” which included sharing coats, giving food, and doing ethical work (3:10-14). The rich man in 16:19-31 has shown none of the fruits of repentance, and he is quick to claim the patrilineage of Abraham.

Second, the rich man, who is being tormented, commands Abraham. Even in the midst of his suffering, he shows no sign of humility. In fact, the rich man appears to still believe he is entitled to special treatment and that others (even Father Abraham) must respond to his requests. Nonetheless, he commands (the Greek text uses imperative verb forms) Abraham to have mercy on him and to send Lazarus to his rescue because he does not like his affliction. Even in the afterlife, the rich man is solely focused on his own desires and still views other people as a means to acquire what he wants.

Abraham replies to the rich man. He denies the man’s requests, but he also calls him “child” (τε, κνον). Abraham’s calling the rich man a child could be a type of formal response, or Abraham’s response could represent an “acceptance of [the rich man’s] claim to kinship” (Marshall 638). No matter the particular meaning, the physical relationship does not entitle the rich man to Abraham’s favor.

Abraham offers two reasons for denying the requests of the rich man. First, he points out that the rich man has already received his consolation during his life. He received the good things and Lazarus suffered. Now, in this life, Lazarus will be comforted, and the rich man will not. This denial of the rich man is exactly the warning that Jesus gave his disciples in 6:20-24. The second reason for Abraham’s denial is that the opportunity for the rich man to cross the chasm between him and Lazarus had passed.

When the rich man was alive, he could have gone to Lazarus at any time, but he chose not to do so. Now, when he wants to come to where Lazarus is, he cannot. Additionally, when Abraham responds to the rich man, he refers to himself and Lazarus as “us,” “sharply distinguishing them from the rich man and those like him” (Green 608).

As the rich man is learning the lessons of the need to care for those who cannot repay him, he begins to show compassion. Even so, his compassion is still only for those people who can repay him (cf. 14:12-14). He asks (begs, really) that Abraham would send Lazarus to warn his brothers so they may avoid the torment that he is now experiencing. Unfortunately, the rich man has still not learned what his hospitality should have looked like in life. Even when he asks Abraham for this favor, he still sees Lazarus as someone to be used for his purposes. As Green says, “Even this show of sensitivity, then, is self-indicting since it manifests how true to character this rich man has been and even now remains” (608-09).

Abraham responds by bringing the focus back to the law and the prophets (where Jesus began the discussion) in verses 17-18. His word to the rich man is that his brothers do not need a visit from a dead man to help them understand what is expected with regard either to the proper treatment of those who cannot repay or to the understanding of how God really views the poor. The rich man’s brothers do not need the visit from the dead because they have Moses and the prophets, and if they are willing to listen to them, they have all they need.

The rich man makes one more plea for his self-centered desire. In his tormented state, the rich man is convinced that, given a visit from a dead man, his brothers will repent. The repentance that he expects is that which has been pointed out throughout the

Gospel, a surrender of possessions (e.g., 5:11, 28; 12:32-34; 14:25-33). Again, Abraham assures him (and Jesus assured the Pharisees) that if they do not listen to Moses and the prophets, they will not listen to Lazarus returning from the dead.

When Jesus finished the parable, the message he sent to the Pharisees was evident, and understanding why Jesus felt the way he did should be apparent. If the Pharisees ever hoped to have any chance of receiving the true riches of life (v. 11) and living in fellowship with Abraham (v. 22), then they needed to seriously engage in the work of hospitality and caring for those who could not repay them. They also had to understand that the new age, the kingdom of God, was confronting the social rubric in powerful ways. Lastly, these Pharisees had to investigate their understanding of the law and the prophets because it was from the law and prophets where the message of Jesus originated.

Luke 16 speaks to numerous topics that relate to a proper understanding of wealth and possessions. Although, this chapter on its own is insufficient for an exhaustive understanding of the variety of themes relating to wealth and possessions within the New Testament, many have begun to surface. Expanding the ideas from Luke 16 with themes from James 2 presents a more complete picture of the New Testament ethic with regard to these issues.

## **James 2**

Within the letter of James, issues of wealth and possessions come into sharp focus. Throughout the short epistle, themes related to money, poverty, and the care for the poor continually emerge. Nowhere is the recurrence greater than in James 2. In the same manner as Luke 16, by closely examining James 2, James' basic theology of

wealth-related issues can be ascertained. Understanding James' ethic as it relates to wealth makes developing some themes that apply to the twenty-first century church possible.

The intended recipients of James' letter are worth a cursory examination.<sup>18</sup> The statement that James makes in his greeting in 1:1 sets the interpretative tone for how the rest of the epistle should be read. Most notably the phrase, "To the twelve tribes in the Dispersion," deserves further thought.

A great deal of ambiguity surrounds the intended recipients of James' letter. Readers have often attempted to spiritualize the twelve tribes and the Dispersion. Harkening memories of the Dispersion as a punishment for the Israelites, readers make the people of the Dispersion mentioned in 1:1 into some type of group of Christians on a "pilgrimage toward their heavenly home" (Johnson 171). The overtly spiritual reading of James 1:1 is unnecessary to understand accurately the context in which the letter should be read.

The very mention of the "twelve tribes of the dispersion" would only make sense "within the framework of one specific set of texts and one shared story in the Mediterranean world" (Johnson 171). Whether the "twelve tribes of the dispersion" is read figuratively or literally does not really matter. By referring to the shared ideals of the biblical (particularly, the Israelite) story, the letter of James assumes that the reader places him or herself within the greater context of both "the hoped-for restored Israel among the nations" and a "spiritual Israel normed by the texts of Torah and living in

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<sup>18</sup> The issue of authorship is also a huge topic of scholarly interest; however, for the purposes of this study of James, authorship is not something that will be explored.

service to God and the Lord Jesus Christ” (172). A proper reading of James 2 begins with this Jewish framework.

The issue of whether the ending of James 1 (particularly vv. 19-27) should be tied directly to the argument that James begins in 2:1 must also be considered before examining chapter 2.<sup>19</sup> Much of the argument focuses on the command given in 1:22: “[B]e doers of the word, and not merely hearers.” When chapter 2 begins, James introduces the argument that treatment of the poor is indicative of the belief one has in Jesus. For Douglas J. Moo, 2:1-13 is a specific example of the command from 1:22 (77).

Several themes are introduced in chapter 1 (and in vv. 19-27) that recur in chapter 2. Nevertheless, chapter 2 is a unit of thought that stands alone, and it should be investigated without adding any text from chapter 1 to it. James 2 is a cohesive, unified argument. The argument is set up clearly with the question raised in verse 1, and it is brought to an end with the resolution in verse 26. James 2 is, as Luke Timothy Johnson suggests, “a splendid example of deliberative rhetoric that seeks to move the readers from one mode of behavior to another” (218).

The argument in chapter 2 as a whole is about faith and deeds. James is adamant that living out faith without works that demonstrate that faith is impossible. As his demonstration of this point, James couches much of the argument in the relationship between the rich and the poor and the sin of partiality that is so often possible in that relationship. For James, relationship between the rich and poor is a primary area where people tend not to put deeds with their faith. In examining the chapter as a whole, “the final part of the discussion in 2:14-26 only provides the broadest formal framework for

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<sup>19</sup> Martin and Moo both hold the view that James 1:19-27 (Martin breaks v. 19 and begins with v. 19b) should be tied to all of chapter 2. They are only two of many who delineate the beginning of this pericope at a variety of places in chapter 1.

the specifics argued in 2:1-13” (Johnson 219). The community of readers must be challenged to hold to the ideals that their faith proclaims and to live them out in tangible ways. James provides this challenge in chapter 2.

### James 2:1-13

<sup>1</sup> My brothers and sisters, believers in our glorious Lord Jesus Christ must not show favoritism. <sup>2</sup> Suppose someone comes into your meeting wearing a gold ring and fine clothes, and a poor person in filthy old clothes also comes in. <sup>3</sup> If you show special attention to the one wearing fine clothes and say, “Here’s a good seat for you,” but say to the one who is poor, “You stand there” or “Sit on the floor by my feet,” <sup>4</sup> have you not discriminated among yourselves and become judges with evil thoughts?

<sup>5</sup> Listen, my dear brothers and sisters: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? <sup>6</sup> But you have dishonored the poor. Is it not the rich who are exploiting you? Are they not the ones who are dragging you into court? <sup>7</sup> Are they not the ones who are blaspheming the noble name of him to whom you belong?

<sup>8</sup> If you really keep the royal law found in Scripture, “Love your neighbor as yourself,” you are doing right. <sup>9</sup> But if you show favoritism, you sin and are convicted by the law as lawbreakers. <sup>10</sup> For whoever keeps the whole law and yet stumbles at just one point is guilty of breaking all of it. <sup>11</sup> For he who said, “You shall not commit adultery,” also said, “You shall not murder.” If you do not commit adultery but do commit murder, you have become a lawbreaker.

<sup>12</sup> Speak and act as those who are going to be judged by the law that gives freedom, <sup>13</sup> because judgment without mercy will be shown to anyone who has not been merciful. Mercy triumphs over judgment. (James 2:1-13)

The best way to interpret James 2:1 is a topic of debate among translators. Some versions of the Bible have translated the word *εἰς* in verse 1 as an interrogative; other translations make the statement a negative imperative (with the accompanying *μη*).<sup>20</sup> According to Pedrito U. Maynard-Reid, the “present active imperative of *echō* (‘I have’) with the negative particle *mē* is a construction that prohibits the continuance of a

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<sup>20</sup> The NRSV and NLT both are examples of translations that have adopted the interrogative in verse 1. The NIV, NASB, RSV, and *The Message* all treat verse 1 as an imperative.



condition or action that is *existing or in progress* [emphasis mine]” (49). The manner of the construction has implications for understanding the beginning of James’ argument in chapter 2. If the sentence is simply an interrogative, then James is requesting that readers not let partiality become a part of their lifestyles as believers in Christ. If, though, the statement is read as an imperative, James is telling his audience (people who are engaged in demonstrating faith with partiality) to stop all such actions. Given that the example in verses 2-4 is a detailed instance of how this action often occurs, assuming that the practice of demonstrating faith with partiality is an behavior that is happening and that James is calling for its cessation is within reason (cf. Johnson 220-21; Martin 59).

Adding further confusion to the interpretation of 2:1 is the phrase  $\pi\iota\sigma\tau\iota\varsigma$   $\tau\omicron\upsilon/\kappa\upsilon\rho\iota,\omicron\upsilon\ \eta\grave{\mu}\omega\nu/\nu\ \nu\iota\eta\sigma\upsilon/\ \text{C}\rho\iota\sigma\tau\omicron\upsilon/$ . Whether to read the genitive construction objectively (i.e., “faith in our Lord Jesus Christ”) or subjectively (i.e., faith[fullness] of our Lord Jesus Christ) is of important consideration. Johnson suggests that the proper interpretation of the phrase is as a subjective genitive (220). Throughout the epistle, James does not refer to faith *in* Christ. Rather, for James, faith is “clearly directed” to God (cf. 2:19, 23). Furthermore, the subjective genitival interpretation coincides with James’ usage of Jesus’ sayings throughout the epistle, which repeatedly suggest the faith of Jesus (in God the Father) as an ideal faith to be modeled (220). James is stressing in verse 1 that Jesus (his action and his faith in the Father) and “acts of favoritism” are mutually exclusive.

The action that James is calling for the community to stop is described as  $\epsilon\nu\nu\ \rho\rho\omega\sigma\pi\omicron\lambda\eta\mu\upsilon\iota,\ \alpha\iota\ \jmath$ . Interestingly, James employs the plural of the noun, suggesting that partiality is a recurring issue. Specifically, the term  $\rho\rho\omega\sigma\pi\omicron\lambda\eta\mu\upsilon\iota,\ \alpha$  is derived

from a Hebrew phrase that literally means “to lift up the face/appearance” (cf. Lev. 19:15). The meaning of *proswpolhmyi, a* usually is somewhere between an “attitude of general acceptance to the idea of favoritism and unwonted preference” (Martin 59). The latter meaning characterizes James’ first century culture where preference was often given to the powerful, rich, and mighty. Johnson makes specific reference to the favoritism and the way it was shown in judging cases in the community. He suggests that unjust judgment was based on “appearances rather than on the merits of the case” (221).

Following the introductory imperative in verse 1, James begins a question that lasts through verse 4. His question contains an example of the gross favoritism being practiced against the poor. In verse 1, James referred to specific events that were occurring in the community. In James’ present question, he uses an example of the “familiar scene” of the unjust discrimination that he has just brought to light (Martin 60).

In the example, James uses *sunagwgh, a* to designate the location where the lavishly clothed man came. In James’ other description of the gathering of the assembly, he uses *evkklhysi, a* (cf. 5:14). The difference between the two terms is that *evkklhysi, a* always suggests a group of people. In contrast, while *sunagwgh, a* can mean the group of people, it often refers to the place the assembly gathers. Understanding *sunagwgh, a* as a location clarifies the issue of what was happening in the example that James uses. Patrick J. Hartin suggests that James is making intentional efforts to describe the events in these verses as a judicial proceeding. The *sunagwgh, a* was a place where community gathered for things in addition to worship. Coupling *sunagwgh, a* with the judicial tones present in the word *proswpolhmyi, a* in verse 1 clearly shows that the favoritism in the example of James is between two parties in a judicial process (118).

While the specific place and setting of the displayed favoritism is important, more important is the contrast that James builds between wealth and poverty. The description of the first man indicates that he is wealthy. The rings on his fingers and his splendid clothes are both signs of opulence. The rich man's splendid clothes ( $\epsilon\nu\sigma\eta/\tau\iota\lambda\alpha\mu\pi\rho\alpha/$ ) can be literally translated as "brightly shining garments" (Martin 61).

On the opposite end of the spectrum is the  $\rho\tau\omega\sigma\cdot\eta$  ("poor man"). Just as the description of the rich man's clothing gave an accurate picture of that man's wealth, the description of the poor man's clothing gives an accurate description of his utter poverty. The poor man is described as wearing filthy ( $\tau\acute{\upsilon}\rho\alpha\rho\circ,\eta$ ) clothes. The contrast between the two men's clothing could not be more apparent. Indeed, the description of the two men coming into the assembly vividly recalls the Lazarus and the rich man in Luke 16:19-31.

Both men are welcomed to the assembly and ushered to their respective seats. Status controlled where individuals sat in the first-century Mediterranean world. In Luke 14, Jesus criticizes the Pharisees for vying for the best seat at the table. Likewise, Mark 12:39 clearly states that honor-based seating carried over into the synagogue. Therefore, the people ushering the rich man were most likely taking him to a seat of honor in the synagogue; indeed, the text reads that he was given the best seat (v. 3). The poor man, on the other hand, was commanded to "stand there" or "sit on the floor at [the feet of those showing favoritism]." To be forced to stand or to sit at someone's feet were both signs of disgrace. These actions greatly disturbed James.

Ralph P. Martin suggests that the people who ushered the rich man and the poor man to their respective seats were probably some type of leaders within the assembly.

The congregation most likely took their cues from these leaders. In Martin's opinion, "James appears to be talking to a congregation rife with practices of discrimination" (62).

James now comes to the apodosis of his question. By beginning the clause with  $\text{οὐν}$ , he is expecting an affirmative answer to both portions of the question. James' first question centers on the word  $\text{διεκρί, ρητε}$ . While it can be translated to place the emphasis on the idea of making distinctions between the rich and the poor (i.e., discriminating), that is not the only meaning tied to the word. James has used  $\text{διεκρί, ρητε}$  twice before in 1:6. There, James discusses a person who doubts and struggles with the "inner conflict of one who lacks faith" (Martin 63). The meaning of  $\text{διεκρί, ρητε}$  in 1:6 in relation to its use in 2:4 implies that the distinction made through showing favoritism to the rich is an issue of doubt, of uncertainty of faith, or of wavering trust in God.

The second of James' two questions in the apodosis returns the reader to the judicial context. This theme of fair judgment has permeated the first few verses of chapter 2. Leviticus 19:15 says, "In righteousness you will judge your neighbor." The practice of favoritism was forbidden there, and these "judges with evil thoughts" in verse 4 are the ones who have not upheld that law.

In verse 5, James emphatically calls the reader to listen, using a form similar to the one the ancient prophets used (cf. Amos 3:1; Isa. 1:10; Joel 1:2; Mic. 6:1). After he has gotten their attention, James writes another rhetorical question with the expectation of an affirmative answer. This time, the emphasis of the question is on the paradoxical nature of God as he chooses the poor.

Specifically, God reminds the people that he is a choosing God (the language of biblical election would be familiar to the reader). As James points out, contrary to what the world does, God has chosen  $\tau\omicron\upsilon\ .\ \eta\ \rho\tau\omega\kappa\omicron\upsilon\ .\ \eta\ \tau\omega\ / \ | \ \kappa\omicron\ ,\ \sigma\mu\omega\ |$ . James is setting up a dichotomous relationship between God and the world. Understanding the relationship between the poor and the world is an issue that has challenged scholars for years. The dative construct offers a wide variety of possible interpretations. Caution must be used not to over-spiritualize the reading of the poor into something that has to do only with denying the world. James' view of poverty is far more than simply a religious or spiritual category (cf. Maynard-Reid 61-62).

From James' prior use of  $\rho\tau\omega\kappa\omicron\ ,\ \eta$  in 2:2, being "poor" in James is equated with being economically poor and devoid of status in the world. Hartin suggests that James' expression  $\tau\omicron\upsilon\ .\ \eta\ \rho\tau\omega\kappa\omicron\upsilon\ .\ \eta\ \tau\omega\ / \ | \ \kappa\omicron\ ,\ \sigma\mu\omega\ |$  "refers both to the poverty of some people and to the way the world judges them: as inferior" (119). This idea is counter to Martin's suggestion that the concept of election implies a "religious or ethical significance" for  $\tau\omicron\upsilon\ .\ \eta\ \rho\tau\omega\kappa\omicron\upsilon\ ,\ \eta$  in verse 5 (64-65).

James' use of the word  $\rho\lambda\omicron\upsilon\ ,\ \sigma\iota\omicron\ \eta$  in his letter also illuminates his intended meaning in verse 5. In 1:10-11, James uses  $\rho\lambda\omicron\upsilon\ ,\ \sigma\iota\omicron\ \eta$  twice. In those verses, his intent is to point out that the rich will not last. He says they will "wither away." James 1:10-11 and 2:1-4 together suggest that James is working with an established view of rich and poor. From his perspective, the rich are in danger and the poor are treated inadequately.

The first century definitions of rich and poor are broader than contemporary society may expect. In the Greco-Roman world, the terms "rich" and "poor" may have

addressed finances, but more significantly, due to the honor and shame culture, being rich meant being accepted socially and being poor meant being marginalized. In both of these instances in James (1:10-11 and 2:5), James refers to people and their status. Their material/economic wealth may have been included, but material/economic wealth was not his primary thought. For James to change gears mid-argument in verse 5 and now use “poor” as a purely spiritual term would be inconsistent and unclear. While reading “poor” as a spiritual term in this text is possible, not interpreting verse 5 as a reference to people who are, at the least, materially/economically poor and, probably, socially poor, as well, would be irresponsible.

As verse 5 continues, James tells the reader that God has chosen the poor for two reasons. First, the poor were chosen “to be rich in faith,” and second, they were chosen “to be heirs of the kingdom which he has promised to those who love him.” When James suggests the poor are “rich in faith,” he is suggesting that they are “rich in the sphere of faith” or “rich from the perspective of faith” (Hartin 119; Johnson 224). As for the second reason for God’s choosing, the language of inheritance and kingdom would be very familiar in the original reader’s ear. As far back as the story of Abraham in Genesis, inheritance plays an important role, and the motif of kingdom is present, particularly in the Gospels.

The promise of God given in verse 5 is ironic: In the current assembly, the poor person is made to stand or sit at the feet of the speaker, and, all the while, God is giving that person a place in his kingdom. James used the phrase *evphggei, lato toi/j avgapw/sin avto,n* once before (1:12), and here, the two occurrences parallel each other. In 1:12, James is telling the reader that the believer who endures temptation

will receive the crown of life; in 2:5, the poor who have been chosen by God will receive the kingdom. In James' thinking, "crown of life" and "kingdom" share similar qualities. These gifts from God are tied to the condition of those who love him.

In verse 6, James explicitly tells the readers that they have dishonored the poor. In the Greco-Roman culture (the context in which the original readers existed), the issues of honor and shame were foundational ideals. The culture was intentional to give honor to patrons (who were the rich and powerful). Because the culture was run by reciprocal honor, people were very good at honoring those who had more status and wealth than they did, yet even though dishonoring someone was a serious offense, dishonoring the poor was a common occurrence because the poor had little to offer in return. The despicable practice of dishonoring the poor of which James accuses his readers is a "rejection of the honor God has shown the poor" (Johnson 225).

In verses 6-7, James utilizes the rhetorical question phrased for the affirmative response once more. In his three questions, he changes the perspective of the reader from the one who dishonors the poor to being the one who is dishonored (literally, oppressed). With his first question, James shows that people have been so focused on treating the poor badly that they have missed the fact that the poor do not do anything to them; the rich are the ones who treat them unfavorably. The poor and rich are easily thought of as great extremes. James pulls his readers into the discussion and helps them realize that the people who slight them, who take advantage of them, or who exploit them are not the people who have less than they do; instead, the rich people do.

In the second question, James makes his audience realize that the poor do not unjustly drag them into court. The rich are the ones who unjustly drag people into court.

The rich were clearly working for their own agendas and their own protection. By dragging people beneath them into court, they play into the corrupt system that is run by “evil judges” (cf. v. 4). Most likely, James is not pointing to explicit and grandiose forms of oppression. His focus is likely on the common practices of the day—those practices that allowed patrons to harass the poor legally regarding issues of work, debts, wages, and the like (Hartin 120).

James’ third rhetorical question is the most “affrontive” and “confrontational” (Richardson 117). In this question, he returns to the suggestion of his original question in verse 1 and suggests that the rich who engage in acts of partiality are, in reality, slandering the name of the Lord Jesus Christ that was claimed over them. James is insinuating that the rich are owned by God and still are not living out what God desires (cf. Martin 66-67). James has developed this point throughout this pericope, but in verse 7 he affirms that “to honor the rich was to dishonor Christ” (Richardson 118).

All three of the questions that James asks in verses 6b-7 clearly make the point that the way of the world is the way of the rich oppressing others, the rich playing favorites. James also ties this critique of the world to the reader. James plainly states that the reader also dishonors the poor (cf. v. 6a). As James builds his argument against the rich in verses 6b-7, the reader cannot help but notice the accusation that James includes in his critique of the rich.

James returns to addressing the reader directly in verses 8 and 9 with two contrasting conditional sentences. The sentence structure of verses 8 and 9 emphasizes the contrast that James is intending between the two statements. Verse 8 contains the word *me , ntoi*, which, when held with the *de ,* in verse 9, should be read, “If you



*really* [original emphasis] fulfill ... if *however* [original emphasis]" (Johnson 230).

James' sentence structure indicates to the reader the need to take the law seriously even though James knows the rich are not. The strong contrast that James employs adds to his emphasis on the incongruity of showing partiality and claiming to be a follower of God.

When James mentions the law, he calls it the "royal" (*basilikō, j*) law. The general use of *basilikō, j* suggests anything related to a king (land, officers, clothing, etc.). However, in this instance, the law that James is mentioning is tied to the kingdom mentioned in 2:5. James introduced the reader to *no, mo j* in 1:25. As is the case there, in verse 8, James is referring to the Mosaic Law in its totality when he mentions the Law (Hartin 121; Johnson 230). When James references Leviticus 19:18c, he emphasizes the important aspect of loving neighbor as a fulfillment of the entire Mosaic Law. His words in verse 8 draw heavily from the message of Jesus in the Sermon on the Mount. Jesus taught that loving God and loving neighbor encapsulated the whole of the Law and the prophets. Specifically, James focuses on the aspect of the Law that includes loving neighbors because the community he is addressing is guilty of downplaying care for neighbors.

James' entire point in verse 8 is to set the message before the people. He suggests that ideally they would be demonstrating love for their neighbors. By caring for those around them, they would be "doing well." Unfortunately though, this community, as seen in verses 1-7, is not fulfilling this aspect of the Law.

Verse 9 stands in contrast to verse 8. It begins with the adversative "but" and presents the other option for fulfilling what was posited in verse 8. In fact, James' example of favoritism in verse 9 is a direct violation of the Law to love your neighbor. As

if his case against people displaying partiality against the poor was not strong enough, James uses *proswpolhmpete, w* to describe the act of partiality, which immediately echoes the original question in verse 1. Here again, as with verse 1, James references Leviticus 19:15 (“You shall not render an unjust judgment; you shall not be partial to the poor or defer to the great: with justice you shall judge your neighbor”). This time, in the context of verse 8 and the direct quote of Leviticus 19:18, the allusion is even stronger (Johnson 231).

James tells his readers that they sin (*a`marti, a*) by committing favoritism. This direct statement further underscores 2:1 where James indicates that the person of Jesus and the sin of favoritism could not coexist. In 1:15, James introduces sin to the reader. Sin is portrayed as an emerging cancer that ultimately leads to death. In 2:9, sin is a violation of the law of the kingdom. The result of violating the law of the kingdom is to be convicted or exposed as a transgressor or lawbreaker. James deliberately places *paraba, tai* at the end of the sentence to give it (and the consequence of sin) emphasis (Hartin 122).

When James begins his conditional sentences in verses 10-11, he is anticipating a response that suggests keeping the whole law is not really a possibility given its far-reaching scope. James’ point is that in the event of working to maintain the entire law, stumbling over just one part of the law makes the transgressor liable to it all. In other words, picking and choosing which parts of the law were more important and which actually carried a penalty was not an acceptable option; not fulfilling any part of the law made the person guilty.

Verse 11 becomes an example of the point that James has made in verse 10. The one speaking in verse 11 is God (the lawgiver).<sup>21</sup> James quotes two of the Ten Commandments as his examples of the law: murder and adultery (cf. Exod. 20). Interestingly, the two commandments mirror the first two laws that Jesus addresses in the Sermon on the Mount (Matt. 5:21, 27). Johnson suggests that these two commandments represent the “central commandments of God” (233). Reading the sin of murder through the lens of the Sermon on the Mount, a relationship between the sins that James picks as examples and the sin of partiality that he is addressing in the pericope can be seen (Martin 70). That reading is unnecessary. Seeing the emphasis that James places on the sin of partiality is the most important. James links the sin of partiality with these “central commandments” regarding murder and adultery (Maynard-Reid 66).

In verse 12, James issues the first exhortation to the readers since he began his argument pertaining to the treatment of the poor. He tells the reader to speak and act knowing that judgment comes. James uses οὐ[ τω] before both imperatives to emphasize the cruciality of both speaking and acting rightly. This emphasis on speaking and acting echoes a theme that James has already introduced in his letter: the need to be doers of the word and not merely hearers (cf. 1:22-25). This theme resurfaces in verses 14-26.

The fact that James refers to judgment here is not surprising. As seen above with the promise of the “crown of life” (1:12) and the kingdom (2:5), judgment by God is imminent in James’ mind. The imminent judgment also emphasizes the point made in verses 10-11 that a person is either a “complete lawkeeper or a disastrous lawbreaker”

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<sup>21</sup> The fact that James fails to mention God by name may be his following of the Jewish practice of not speaking or writing the name of God.

(Martin 71). James proposes that the judgment of God will be carried out according to the “law of liberty.” According to Hartin, this paradigm for judgment is “the Torah as it has been reinterpreted by the teaching of Jesus and captured in the law of love” (123).

As a conclusion to this section of his argument, verse 13 offers explanation for the exhortation James gave in verse 12. Clearly, in light of verse 13, the “law of liberty” in verse 12 is characterized by mercy. James suggests that what is needed in response to the poor is mercy. By showing mercy, one “fulfills what the ‘law of love’ (supreme law, the law that sets free) requires” (Martin 71). The statement of verse 13 is harsh. James is again emphasizing the severity of the issue at hand, and the ultimate remedy for the disregarding of the poor is mercy. Demonstrating mercy to the needy may be the clearest sign of whether or not someone has had “any true act of repentance in [the] face of God’s mercy” (Richardson 126). James is pushing his readers to act in a way that demonstrates their faith.

### **James 2:14-26**

<sup>14</sup> What good is it, my brothers and sisters, if people claim to have faith but have no deeds? Can such faith save them? <sup>15</sup> Suppose a brother or sister is without clothes and daily food. <sup>16</sup> If one of you says to them, “Go in peace; keep warm and well fed,” but does nothing about their physical needs, what good is it? <sup>17</sup> In the same way, faith by itself, if it is not accompanied by action, is dead.

<sup>18</sup> But someone will say, “You have faith; I have deeds.”

Show me your faith without deeds, and I will show you my faith by what I do. <sup>19</sup> You believe that there is one God. Good! Even the demons believe that—and shudder.

<sup>20</sup> You foolish person, do you want evidence that faith without deeds is useless? <sup>21</sup> Was not our father Abraham considered righteous for what he did when he offered his son Isaac on the altar? <sup>22</sup> You see that his faith and his actions were working together, and his faith was made complete by what he did. <sup>23</sup> And the scripture was fulfilled that says, “Abraham believed God, and it was credited to him as righteousness,” and he was called God’s friend. <sup>24</sup> You see that people are justified by what they do and not by faith alone.

<sup>25</sup> In the same way, was not even Rahab the prostitute considered righteous for what she did when she gave lodging to the spies and sent them off in a different direction? <sup>26</sup> As the body without the spirit is dead, so faith without deeds is dead. (James 2:14-26)

In verse 14, James once again begins the process of raising questions and working through the answers. The new unit of thought in verses 14-26 ties directly into the issues of poverty, treatment of the poor, and obedience to God that James has just worked through in verses 1-13. In this pericope, he develops the argument he initiated in verses 1-13.

As in verse 1, the questions in verse 14 are rhetorical with the expectation of a negative answer (due to the presence of the negative particle *μη*, ). The question that begins verse 14 builds on the argument of verses 1-13 and asks, What difference does it make if someone claims to have faith but does not back that faith up with deeds? The reference to faith in verse 14 immediately draws the reader back to verse 1 and James' focus on faith. James is challenging a faith that is primarily a "pious sentiment or an intellectual acceptance of doctrine" (Martin 80). Given the expected negative response to his question, James is suggesting the impossibility of claiming faith but not demonstrating it in the actions of life.

The second of James' questions immediately implies that the faith of verse 14a is not enough for salvation. James is not declaring that faith, in and of itself, is not enough for right relationship with God. The faith (*πιστις*) that James is declaring insufficient for salvation is the faith in verse 14a that does not include deeds (Martin 81). In this text, James is addressing a group of believers who are misguided regarding what faith is. The faith these believers are claiming to hold is a flawed version of real faith. James' point in this argument is that real faith must include actions that reveal that faith. As Martin

suggests, authentic faith must have “some expression other than verbalization or pious sentiment” (81). Real faith, which must include deeds, is certainly sufficient for salvation. Given the consequence of not showing mercy in verses 12-13, having faith that is demonstrated through deeds is of utmost importance.

James follows his questions (v. 14) with an example of the behavior he just described. Not surprisingly, given James’ passion for issues related to wealth and poverty, he chooses an example that has to do with the treatment of the poor. Much debate is made (similar to vv. 2-4) over whether James’ illustration is a real or hypothetical example.<sup>22</sup> James is likely making an example from a community that is steeped in these types of issues. This particular travesty may have occurred, but more importantly, James is working to ensure that this scenario and all similar indiscretions will not continue.

James’ example in verses 15-16 is one of the few places in the New Testament where the term “sister” is used in reference to members of the community. In a subtle way, James is emphasizing that all persons are to be treated with honor.<sup>23</sup> In James’ example, these members of the community are naked. The word for naked (*γυμνοί* . . .) does not indicate complete nakedness. Rather, these individuals are characterized as ones who are “poorly clothed [and] are clearly those who are in desperate need of immediate help” (Hartin 150). James also points out that this brother and sister are “lacking daily food.” These stark descriptions continue to stress the urgency and immediacy of the

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<sup>22</sup> Martin declares that it is “a real situation in the church” (84); Johnson calls it a “long and complex hypothetical question” (238).

<sup>23</sup> In the Greco-Roman culture, women were typically seen as second-class citizens and often overlooked. James’ mentioning of “sister” is intentional and is a further indication of his desire to see people without status (i.e., the poor) given proper honor.

situation at hand. The example that James uses bears striking similarity to the words of Jesus in Matthew 25, where Jesus portrays an image of judgment that includes references to clothing the naked and feeding the hungry. James is describing individuals whose needs are so great that not noticing their great need would be impossible.

James singles out a person in the community who responds to the brother and sister. The person tells the brother and sister of the community, “Go in peace, get warm, and be filled [with food]” (v. 16). The latter two imperatives correspond to the needs that James highlighted in his description of the brother and sister. Tellingly, they show the speaker has awareness that the brother and sister are both naked and hungry. The speaker’s words clearly recall James’ earlier words in 1:22-25 where he has already challenged the reader to be “doers of the word and not hearers only.”

The first imperative (“Go in peace”) is striking because the use of “peace” is pervasive in biblical and Christian usage.<sup>24</sup> “Peace” was used in exchanges between early Christians and as a sending forth of Jesus. Given these prior usages, the speaker’s use of “peace” adds to the outward religious image of this person in verse 16. He offers the peace of God to these people but fails to act on their very immediate and noticeable needs. Ultimately, given the example of verses 15-16, James asks the question, “What is the use of that?” From James’ standpoint, friendly words without any action insinuates hypocrisy.

Verse 17 is the austere conclusion statement of the questions and argument that James has presented in verses 14-16. Here, James explicitly states the point he has been making. James’ point is not to contrast faith and works. Those two things are not on

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<sup>24</sup> Johnson lists numerous recurrences of “peace” as a blessing or greeting. Cf. 239 for a complete list.

opposite ends of a spectrum in James' opinion.<sup>25</sup> Rather, James is interested in contrasting a "dead" faith with a faith that is alive. Johnson points out the appropriateness of the use of death language as it relates to the example from verses 14-16. The brother and sister have needs that are so immediate, if living faith is not practiced on their behalf soon they will be dead (like the faith of the speaker; 239).

Verse 18 poses difficulties. Two primary problems must be addressed. First, the identity of the speaker must be determined. Second, the meaning of the speaker's comment must be clarified.

Resolving the issue of the identity of the speaker is not too difficult. Given the argumentative nature of James' discourse throughout chapter 2, having a hypothetical opponent voice his thought to such a strong statement is very plausible (v. 17). The verse begins with  $\alpha\upsilon\tau\lambda\lambda\alpha$ , an emphatic adversative particle, which supports the idea that the statement in verse 18 is to be seen in contrast to James' statement in verse 17.

Among scholars, there is agreement that the actual words of this hypothetical opponent are, "You have faith and I have deeds." Johnson works through a variety of possibilities given the absence of punctuation in many Greek texts (cf. 240).

Unfortunately, settling on the quotation does not resolve the problem. If the hypothetical opponent is speaking directly in response to James, the opponent is promoting a position that resembles James' argument (an "illogical reversal"). The statement could be read to suggest that the opponent is claiming that James has faith and the opponent has deeds (exactly the point James is making). This reading would not present a helpful comment in the argument from a hypothetical opponent.

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<sup>25</sup> Martin's treatment of this concept is helpful (cf. 85-86).



Hartin explains that the best option for understanding this difficulty in the text is not to read the opponent as referring specifically either to James when he says “you” or to himself when he says “I.” A better reading is to understand the words  $\sigma\upsilon$ , and  $\kappa\alpha\upsilon\gamma\omega$ , in a generalized manner, as meaning “one person ... and another person” (151). Therefore, the reading of the opponent’s comment is rendered: “One person has faith and another person has works.”

Another reason the words of the interlocutor are not a Jamesian comment is that the remainder of chapter 2 is all James’ response to the hypothetical opponent. In that response, James seeks to prove why faith apart from deeds is dead. If the interlocutor’s words had agreed with James’ position, no further explanation in verses 20-26 would be needed.

James’ response to the interlocutor begins in verse 18b with an imperative that immediately challenges the possibility of the interlocutor’s objections. The opponent suggests that one person may claim to have faith and another person may claim to have works. For James, this distinction between faith and works is not a possibility. James is challenging whether someone can prove the existence of personal faith without works at all. Specifically, the challenge for James’ opponent is to demonstrate his faith apart from works.

In verse 19, James “reduces”  $\pi\iota\sigma\tau\iota\varsigma$  to “mere belief” (Johnson 241). James equates  $\pi\iota\sigma\tau\iota\varsigma$  to a consent to the existence of one God. This mental exercise in no way encompasses the richness and depth of true faith. Mockingly, James applauds the person who holds this view by saying,  $\kappa\alpha\lambda\omega/\jmath\ \pi\omicron\iota\epsilon\iota/\jmath$ . The phrase is ironic because literally it reads, “You *do* [emphasis mine] well.” The context of the discussion on

“doing” acts of faith makes the work of reducing faith ironic. The irony of  $\kappa\alpha\lambda\omega/\jmath$   $\rho\omicron\iota\epsilon\iota/\jmath$  may stretch back to 2:8, where the keepers of the “royal law” were said to be the ones active in “well doing.”

In verse 19b, James tells the readers that “even [ $\kappa\alpha\iota,$ ] the demons [ $\tau\alpha.$   $\delta\alpha\iota\mu\omicron,\nu\iota\alpha$ ]” believe. From biblical literature, the reader knows that  $\tau\alpha.$   $\delta\alpha\iota\mu\omicron,\nu\iota\alpha$  are false gods or “unclean spirits.” The text says that in response to believing the demons shudder ( $\phi\rho\iota,\sigma\sigma\omicron\upsilon\sigma\iota\omicron$ ).  $\phi\rho\iota,\sigma\sigma\omicron\upsilon\sigma\iota\omicron$ , according to Johnson, is the “involuntary reaction of the body in shaking, as in a fever, and is frequently used for reactions of fear” (241). By associating belief with demons, James implies that this so-called “faith” that the opponent is espousing can certainly be had without doing any of the deeds that God requires.

In verse 20, James introduces another argument that continues to address the hypothetical opponent (“O empty man”). Here, James demonstrates again that faith without deeds is useless. As in 2:18, James’ interest is not in either describing deeds without faith or refuting the contrast between faith and the works of the law (cf. Rom. 3:28). James’ only interest is the contrast between “mere faith as belief and faith as a full response to God” (Johnson 242).

Beginning in verse 21, James recounts two events from the Old Testament as examples of persons whose faith was demonstrated through their deeds. The first illustration is “father Abraham.” James solidly aligns himself with the Jewish narrative by using Abraham as an example and more so by calling him  $\rho\alpha\tau\eta\rho$ . Using a familiar style, James phrases his example as a rhetorical question that expects the affirmative answer.

The difficulty in understanding verse 21 centers on the word  $\epsilon\upsilon\delta\iota\kappa\alpha\iota\omega\mu$ ,  $\eta\eta$ . Frequently, James' use of  $\delta\iota\kappa\alpha\iota\omega\mu$  is confused with Paul's use of  $\delta\iota\kappa\alpha\iota\omega\mu$ . However, the reader must remember that Paul is almost always dealing with the issue of justification as it relates to the "works of the law."<sup>26</sup> James' issue is never with "works of the law" in the manner that Paul addresses. James' issue is "barren faith" (v. 20), and his use of  $\delta\iota\kappa\alpha\iota\omega\mu$  here underscores that "works are the only means of demonstrating one's righteous standing" (Martin 91). The event that James references as the point when Abraham "proved to be righteous (as shown) through his works" was the near-sacrifice of Isaac (Hartin 154).<sup>27</sup>

Verse 22 is a statement where James explains the conclusion from the illustration of Abraham and Isaac. James points out that Abraham's faith was working with his works. The use of the imperfect  $\sigma\upsilon\eta\eta\tau\epsilon\iota$  ("was working") points toward an ongoing, repetitive action. Martin explains that the near-sacrifice of Isaac was "but one (though a great one, to be sure) of the works ( $\epsilon\grave{\iota}\rho\gamma\alpha$ ) that demonstrated Abraham's faith" (93).

Furthermore, the ongoing works of Abraham perfected his faith ( $\epsilon\upsilon\tau\epsilon\lambda\epsilon\iota\omega\mu$ ,  $\eta\eta$ ). The language of  $\tau\epsilon\lambda\epsilon\iota\omega\mu$  is reminiscent of 1:3-4 where James told the reader that faith was brought to perfection through works of testing and suffering. Hartin suggests that the testing Abraham endured in verse 22 was being asked to offer his son (154).

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<sup>26</sup> Cf., e.g., Rom. 2:13; 2:4, 20, 24, 26, 28, 30; 4:2, 5; 5:1, 9; 8:30, 33; Gal. 2:16-17; 3:8, 11, 24.

<sup>27</sup> Cf. Gen. 22:1-18.

The most striking aspect of verse 22, though, is that faith is the subject of both clauses. Abraham's "working" faith made his works (including the near sacrifice of Isaac) possible, and his faith was made mature (or complete) because of the works that Abraham did (cf. Johnson 243). A symbiotic relationship is present in the faith and works of Abraham. The conclusion is, as James B. Adamson suggests, "[F]aith is fulfilled, strengthened, and matured by exercise. Faith . . . operates in conjunction with works, and not otherwise" (130).

James, in verse 23, says that Abraham's offering of Isaac fulfilled Genesis 15:6. Chronologically, Genesis 15:6 precedes the near sacrifice of Isaac. Nonetheless, for James, the judgment of Abraham's righteousness was given by God (λογι, zomai) based on his sacrificing of Isaac "and completely fulfils Gen. 15:6 both in relation to Abraham, who promises to believe, and to God, who promises to accept Abraham and his posterity" (Adamson 131). Finally, adding to the quotation from Genesis 15:6, James adds that not only was Abraham reckoned as righteousness, he was also called the friend of God (φι, λογ̄ γεου/). For James, Abraham is the ultimate model of having mature, completed faith, and that exemplary faith earns him the title "friend of God." The title and Abraham's premier status should be held in contrast with what James describes in 4:4 as "friendship with the world."

In verse 24, the "private" dialogue with the interlocutor has ended. When James begins this verse, he uses the plural form of the verb ο`ρα, w. He explicitly addresses the readers once more. Although the dialogue with the hypothetical opponent (vv. 18-23) has been heard by everyone to whom James is speaking (or writing), he summarizes his argument in its simplest form for all to hear.

Great consternation exists at this point regarding the apparent contrast of James' statement with Paul's theology especially in light of Romans 3:28.<sup>28</sup> As previously mentioned (cf. v. 21), keeping arguments separate and reading them each in the context in which they were originally presented is imperative. Paul's audience is in danger of relying on works (particularly, works of the law) for salvation. James' audience, as is now clear, is guilty of claiming to have faith and excusing themselves from the works that faith must manifest. The two arguments are very different. Paul's work with faith is referring to faith before conversion and James' work with faith deals with faith after conversion (Johnson 244).

To conclude his argument, James offers one more example of someone whose life is characterized by authentic faith-with-works: Rahab the prostitute. James asks his now familiar rhetorical question that anticipates the affirmative answer by suggesting that Rahab the prostitute was, in the same way to Abraham, "justified" by deeds. Rahab is singled out for declaring her faith in God (Josh. 2:11) and then showing hospitality to the messengers that were sent from Joshua (cf. Josh. 2:1-21). She protected them and sent them out via a different route so they would not be detained. As a result of her works, she and her household were spared when Jericho was destroyed (cf. Josh. 6). Martin points out that Rahab's efforts may have been self-serving. However, Christian tradition and Scripture frequently treated Rahab as an example of obedience (97).<sup>29</sup>

James' choice of someone, as his final example, who the Greco-Roman world would have seen as poor is not accidental. Rahab, aside from being a woman, was a

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<sup>28</sup> Romans 3:28 reads, "For we hold that a man is justified by faith apart from the works of the law."

<sup>29</sup> Cf. Matthew 1:5 and Hebrews 11:31.

prostitute. She would have easily been classified as one of the people that the rich frequently dishonored and frequently overlooked. She, in many ways, is the epitome of the marginalized. Furthermore, she, at least as related to status, is the antithesis of “father Abraham,” yet her faith is equally as justified as Abraham’s because she was willing to put deeds to her claimed faith. Given the applicability to all people that James displays, denying that “true faith operates in, cooperates with, and is vindicated by works” is impossible (Adamson 134).

As a concluding line, in verse 26, James reiterates his thought from verse 17: “[F]aith without works is dead.” Faith with works is compared to a fully alive body. The spirit and the body are inextricably bound together; they are inseparable. Deeds and faith are equally bound. In the eyes of James, not having a spirit and not having life are equal. Similarly, faith without works is also dead.

### **New Testament Themes Pertaining to Wealth and Possessions**

Luke 16 and James 2 present an abundance of issues relating to wealth and possessions. The themes within those texts are representative of the ethic regarding wealth and possessions throughout the entire New Testament. Understanding the themes from these two chapters yields a basic understanding of God’s attitude toward wealth and possessions in the New Testament.

#### **Themes on Wealth and Possessions from Luke 16**

When Jesus made reference to the “children of this age” and the “children of the light,” he is referring to one of the most important concepts in Luke-Acts. Throughout the Lukan narrative, Jesus repeatedly taught that being his disciple changes how life is lived. The framework that previously dictated relationships, use of wealth and possessions, and

treatment of those people that society ignores has been exchanged for a lifestyle and ethic shaped entirely by the kingdom of God.

This ethic of the new kingdom and how it shapes all aspects of life is particularly interesting when considering the differences between Financial Peace and the New Testament message pertaining to wealth and possessions (particularly in Luke 16). The ministry of Jesus ushered in the kingdom of God and changed the presuppositions with which people would approach moralistic behavior. Prior to the initiation of the kingdom, a person could “learn from the mistakes and successes of the past what it is wise and good to do in the present and the future” (Harvey 160). Essentially, learning from the past is the framework from which the Wisdom literature works. As people came to an understanding of something, they recorded it for other people to apply in their own situations in the future. Human understanding was dependent on looking to the past experiences of others.

Jesus challenged the practice of looking to the past to understand how to live in the future. From the standpoint of the kingdom of God, what mattered with the dawning of the kingdom was living in a new reality. Because the kingdom of God exists both in the present and in the future, the way that a person enters into the kingdom is by accepting “the reality of God’s kingship as a basic presupposition for their conduct and action” (Harvey 163). Once someone has centered his or her life in the kingdom of God, the present and future reality of the kingdom dictates all of the person’s behaviors and actions. Persons living in the kingdom of God no longer depend on this age for direction; instead they take their cues for daily living from the new age (i.e., the kingdom of God) breaking into the present world.

Financial Peace does not operate with the change of presuppositions that the kingdom of God brings. The Financial Peace material repeatedly draws from the Wisdom literature (particularly the book of Proverbs) to offer direction for finances. Therefore, Financial Peace's material is based solely on the past experience of others and the ability to apply those pieces of wisdom to contemporary life. With the kingdom of God at hand and the commencement of the "new age," this use of Scripture is made problematic. Accordingly, when Jesus is asked how much a person is to give, his answer is drawn from the patterns of God's kingdom and not from what might seem acceptable or appropriate in this world:

Do not be afraid, little flock, for it is your Father's good pleasure to give you the kingdom. Sell your possessions, and give alms. Make purses for yourselves that do not wear out, an unfailing treasure in heaven, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also. (Luke 12:32-34, NRSV)

With the understanding that the controlling factors of life are now formed by the new kingdom, the disciple can apply the often challenging views that Jesus presents on wealth and possessions. In Luke, the problems emerge when people (namely, the rich, as well as scribes and the Pharisees) want to enjoy the benefits of the kingdom without following Jesus and living out what he called disciples to do.

For Jesus and the kingdom that his coming brings, being rich is not a good thing. Jesus is explicit on this point in Luke 6, but throughout the Luke-Acts narrative this point is underscored repeatedly. Riches, wealth, and possessions can all become hindrances to following Jesus faithfully and living the life to which he has called disciples. Furthermore, as seen in 16:19-31, exorbitant riches and blatant ignoring of those in need come with consequences.



Luke 14 shows Jesus at a dinner party where he challenges his hosts to engage no longer in the reciprocal nature of hospitality that has been so characteristic of their current age. The issue that is present in Luke-Acts is that disciples are not to spend their efforts in hospitality investing in relationships where repayment is expected. This change in hospitality means moving from inviting the rich relative with lots of status to inviting the poor coworker who could never reciprocate the action. Similarly, the message in Luke-Acts requires faithful disciples to invest the wealth and possessions with which they have been entrusted into things that will reap eternal rewards (cf. 16:9). Living as disciples means recognizing that everything is God's and it all must be used for God's purposes.

The motivation that those who follow Jesus have for desiring to live with this new perspective on wealth and possessions is what is promised in 16:11: "true riches." Only through faithful behavior regarding the things one has been entrusted with can the true blessings of God ever be attained and treasure can be stored up in heaven (12:33). The rewards of this world (repayment, high salaries, or increased status) are irrelevant to the message of Luke-Acts.

Wealth and possessions and relationship with God are intimately intertwined in Luke-Acts. To say that Luke tells his readers to give away all their possessions and invest all of their wealth in causes that bear eternal rewards would be accurate; however, it would only be a part of the larger issue. While giving away wealth and possessions is good, in and of themselves, those actions do not automatically equate with faithful discipleship (cf. 18:9-14). Likewise, the chance to live fully as a disciple will not come as long as wealth and possessions remain in control of someone's life. Perhaps a more

concise way to articulate this issue is to say that the way a person understands and uses wealth and possessions is a direct reflection of that person's relationship with God.

Two ultimate issues face disciples today. The first is whether they are really going to put their trust in God or in wealth. The second is whether disciples will pursue relationships with the marginalized of society. In order to pursue these two kingdom realities, disciples must discern between living as "children of the light" or as "children of this age," and they must forsake the status-giving power of this world and participate in the economy of the kingdom of God. These are not easy issues, but as Luke 16 clearly shows, they are ones that may not be ignored in the pursuit of authentic relationship with Jesus Christ.

### **Themes on Wealth and Possessions from James 2**

Similar to Luke 16, the themes presented in James 2 are representative of the themes of wealth and possessions in all of James. From the examination of James 2 above, several themes emerge continually that are important to James. Discerning how James approaches and handles issues related to wealth and possessions is very important.

The first thematic issue from James 2 is that followers of Jesus must take the poor seriously. A disciple of Jesus cannot show partiality against the poor and claim the faith of "our glorious Lord Jesus Christ" (v. 1). These ideas are the basic tenets of the verse, to "love your neighbor" (Mark 12:33).

James develops these ideas further in chapter 2. He critically warns the reader that the rich are in danger and that they are the ones who have been dishonoring the poor (v. 6). According to James, the rich are guilty of slighting the poor and taking advantage of them on a regular basis.

As if the critique that James offers of the rich is not enough, James also states clearly that God has a heart for the poor (v. 5), and out of this heart, God has chosen that the poor will receive the kingdom. Furthermore, when the rich reject the poor, they are rejecting God and slandering the “excellent name” of Christ.<sup>30</sup> As James finishes the first half of his epistle, another theme becomes very clear. Favoritism (i.e., unjust treatment of the rich over against the poor) is a sin, and the only response to the evil of favoritism is to show mercy.

The second half of James 2 moves the argument into a new direction. James’ focus is on faith and deeds. Real and alive faith must demonstrate itself through actions that reflect the commands of the faith. Particularly, James demonstrates this idea with the treatment of the poor. If someone claims to have faith and ignores the blatant needs of the poor, their faith cannot be real. Ultimately, real faith does what it says (i.e., lives out what it believes). Friendly words cannot exist without actions that reiterate them.

A final idea that James posits in chapter 2 regards showing hospitality to the outsider. Throughout all of the argument of James 2, the author has stayed within the common and acceptable bounds of the Jewish heritage that informed the Christian faith. He has challenged the reader to care for the poor seriously, but in a final act of emphasis, he uses the example of Rahab the prostitute to demonstrate how the outsider is to be accepted. In a complete reversal of the ideas presented thus far in chapter 2, the outsider is now depicted as the one offering hospitality to the insider (i.e., the Israelite). James is adamant that offering hospitality to the outsider is a part of his ethic for wealth and possessions.

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<sup>30</sup> The reciprocal of the idea that by treating the poor badly the rich slander the name of Christ is true, too. When the rich are given preferential status, the “excellent name” of Christ is also slandered.

### **Summary of New Testament Themes Pertaining to Wealth and Possessions**

James and Luke address an abundance of topics related to wealth and possessions in their respective writings. Many of the themes they address are intertwined with other themes, and often, similar ideas appear in both James' and Luke's writing. A careful examination of Luke 16 and James 2 has uncovered eight main themes that represent the New Testament ethic of wealth and possessions:

- First and foremost, life in the kingdom of God transforms the disciples' view of the world, neutralizes the significance of wealth and possessions, and dictates understanding and use of wealth and possessions.
- All wealth and possessions are understood to be God's and are to be used for God's purposes.
- Pursuing the purposes of God is more important than the pursuit of wealth and possessions.
- Given that wealth and possessions are fleeting and that God (not personal wealth and possessions) is the sustainer of life, accumulation of "treasure in heaven" is preferable to the accumulation of wealth and possessions.
- Personal wealth and possessions are minimized and avoided in order not to become idols, sources of personal identity, or hindrances to authentic relationship with God.
- Hospitality is consistently demonstrated through the use of personal resources (including but not limited to wealth and possessions) to people who are outside of the disciples' ethnic, racial, social, and economic boundaries.

- Relationships are initiated and maintained through the use of personal resources (including but not limited to wealth and possessions) with persons who can offer nothing in return (e.g., persons of lower status, the poor, marginalized persons).

- Realizing that “rich” and “poor” are more than terms of net worth, God’s heart for the poor is demonstrated by actively living a lifestyle that shows mercy to the poor (i.e., persons of lower status, financially poor, marginalized persons) and does not give preference to the rich (i.e., persons who are unjust, wealthy, hungry for power or control).

## **CHAPTER 3**

### **METHODOLOGY**

#### **The Purpose**

The purpose of this study was to measure cognitive and behavioral change in relation to identified New Testament themes pertaining to wealth and possessions through participation in the thirteen-week Financial Peace University course. The study was done in multiple United Methodist churches in the Texas Annual Conference of The United Methodist Church who were offering the thirteen-week FPU study beginning in winter 2008. The project was born out of a desire to measure whether Financial Peace effectively taught the themes of wealth and possessions as found in the New Testament.

#### **Research Questions**

In order to measure the participants' cognitive and behavioral change effectively with regard to the New Testament themes pertaining to wealth and possessions, the study required evaluating the participants' cognitive understanding and behavioral practices both prior to their participation the thirteen-week Financial Peace course and following the course. The first research question addressed the participants' pre-Financial Peace cognitive and behavioral analysis. The second and third research questions investigated the participants' cognitive and behavioral changes, respectively, as a result of their participation in the Financial Peace course. The final research question attempted to identify intervening variables that may have affected the participants' cognitive and behavioral changes apart from the thirteen-week Financial Peace class.

**Research Question #1**

Research Question #1 asked, “What are the participants’ cognitive understanding and behavioral practices with regard to the New Testament themes of wealth and possessions prior to their participation in Financial Peace University?” This question sought to ascertain to what level the participants understood and demonstrated (in regular practices) the themes of wealth and possessions as presented in the New Testament before they enrolled in and participated in the Financial Peace University. Twenty-four statements measuring cognitive understanding in the pre-course, researcher-designed questionnaire correlated to the eight New Testament themes regarding wealth and possessions. Participants’ marked their level of agreement to these statements. Similarly, eight open-ended questions relating to the New Testament wealth and possession themes on the pre-course, researcher-designed questionnaire evaluated the participants’ pre-Financial Peace University behavioral practices.

**Research Question #2**

Research Question #2 asked, “Upon the completion of the thirteen-week Financial Peace program, how has the participants’ cognitive understanding changed with regard to the New Testament themes of wealth and possessions?” The goal of this research question was to determine what, if any, immediate effect the Financial Peace course had on the participants’ cognitive understanding with relation to the New Testament themes of wealth and possessions. The same twenty-four statements from the pre-course questionnaire were used in second researcher-designed questionnaire to ascertain the participants’ cognitive understanding of the themes relating to wealth and possessions within the New Testament at the conclusion of their Financial Peace class. The

participants' responses compared against their responses to the same questions on the pre-course questionnaire demonstrated the level of cognitive change.

### **Research Question #3**

Research Question #3 asked, "Three months after the completion of the thirteen-week Financial Peace program, how have the participants' behaviors changed with regard to the New Testament themes of wealth and possessions?" The objective of this research question was to determine what effect the Financial Peace course had on the participants' long-term behavioral practices with regard to the themes of wealth and possessions in the New Testament. The research question included the three-month waiting period in order to ensure that the responses to the questionnaire would accurately reflect lasting behavioral change. The items in the researcher-designed questionnaire used to determine the extent of the participants' behavioral change with regard to the New Testament themes of wealth and possessions three months after completion of the Financial Peace course were the same ones used to ascertain the participants' behavioral practices prior to their participation in the small group.

### **Research Question #4**

Research Question #4 asked, "What intervening variables may have shaped the participants' cognitive understanding and behavioral practices with regard to the New Testament themes of wealth and possessions?" The purpose of this question was to ascertain to what level Financial Peace University was responsible for the participants' cognitive and behavioral change as related to the themes of wealth and possession in the New Testament. Both posttest questionnaires (the one given at the end of the course and the one given three months after completion of the course) included a section that sought



to examine other possible contributors (or detractors) to the participants' cognitive understanding and behavioral practices as related to the themes of wealth and possessions as presented in the New Testament. The extent of the intervening variables that were present in the participants' lives aided in determining to what degree the cognitive and behavior change in the participants' lives was a direct result of their participation in the thirteen-week Financial Peace University course.

### **Participants**

According to the United States Department of Labor, the metropolitan area of Houston, Texas, includes Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, and Waller counties ("Metropolitan and Nonmetropolitan Area Definitions"). These ten counties include a wide range of social, economic, and political paradigms. The counties represent urban, suburban, coastal, and rural areas all in southeastern Texas. All ten of these counties are also inside of the boundaries of the Texas Annual Conference of The United Methodist Church.

The Texas Annual Conference of The United Methodist Church is comprised of areas in fifty-eight east Texas counties. The majority of the conference falls within the geographical borders of Interstate 30 on the north, the Texas-Louisiana border on the east, Interstate 10 on the south, and Interstate 35 on the west. A substantial area of the conference is located south of Interstate 10 ("District Map").

In 2008, the estimated population of the entire area that encompasses the Texas Annual Conference was 7,870,734. When classifying by only one race, the people living in the area that constituted the Texas conference were estimated to be 63.1 percent white and 17.1 percent black or African-American. When choosing between Hispanic and non-

Hispanic, the population was 27.99 percent Hispanic and 72.01 percent non-Hispanic. The estimated household income in 2008 for the area that comprises the Texas Annual Conference was \$66,520 (Southwick, *Pop-Facts: Annual Conference 2*). In 2006, the Texas Annual Conference had 707 churches with a combined membership of 285,652 and an average weekly worship attendance of 105,877 (“Texas Churches”).

The estimated population of the metropolitan area of Houston, Texas, in 2008, was 5,665,312. When designating one race over another the population was 59.38 percent white and 16.97 percent black or African-American. When choosing between Hispanic and non-Hispanic, the population was 33.6 percent Hispanic and 66.4 percent non-Hispanic in 2008. The estimated household income of the Houston metropolitan area in 2008 was \$72,329 (Southwick, *Pop-Facts: Houston Metro Area 2*).

In 2006, The United Methodist Church had 239 churches in the Houston metropolitan area. Those churches had 193,456 members and a weekly worship attendance of 70,218. When choosing one race over another, the membership of the Houston area United Methodist churches was 79.67 percent white, 17.69 percent African-American, and 1.82 percent Hispanic (Southwick, “Texas Churches”).

According to the Financial Peace University Web site, in January and February 2008, sixteen United Methodist churches in the Houston metropolitan area were sponsoring or hosting seventeen Financial Peace University courses.<sup>31</sup> Along with the name of the church sponsoring the Financial Peace class, the Web site reported a contact person from each FPU class. Beginning in December 2007, I contacted all sixteen of the United Methodist churches listed on the Financial Peace University Web site.

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<sup>31</sup> One United Methodist church in the metropolitan Houston area was offering the Financial Peace course on two different nights.

I called each church, and an attempt was made to speak to the contact listed on the Financial Peace Web site. In some churches, the contact person was a staff member; in other instances, the contact person was a layperson and another person in the office offered assistance. Frequently, a person in the office of the sponsoring church would share contact information for the person who actually oversaw the course.

I attempted to establish contact with all sixteen of the churches hosting the Financial Peace course. Three churches never responded to the attempts to establish communication. Two of the sixteen churches declined to participate; both of those churches expressed some hesitancy regarding participation because the study was not sanctioned by Ramsey or the Lampo Group. In two churches, the contact person agreed to participate in the survey, but when I attempted follow-up communication, the contact person never responded to confirm the number of course participants or supply needed information in order for the church to participate in the research. One church was more than willing to participate in the research but they cancelled their class due to insufficient registration. Eight churches offering nine Financial Peace courses beginning in winter 2008 agreed to participate in the study.

Ultimately, the study investigated six Financial Peace classes in six United Methodist churches in the metropolitan Houston area. Two course leaders forgot to distribute the first questionnaire to the class participants. One course leader never returned the first set of questionnaires and never returned any messages or attempts at further communication.

Each church formed their own Financial Peace course through whatever means they preferred. The course leaders and the churches advertised and recruited for their

respective classes independently. Neither course leaders nor churches received input from me regarding the formation of their FPU classes.

None of the participants had any knowledge of the study that would be conducted with their Financial Peace course before their enrollment in the class. For class members, participation in this study was not a requirement. Rather, all willing Financial Peace class participants were surveyed with the pretest and posttest questionnaires.

Within the larger context of the random sampling of churches chosen as survey churches, the Financial Peace classes within the church were considered to be a homogenous sample. Each of the participants within the respective Financial Peace classes were individuals who, at some level, desired to address issues of personal finance in a Christian church setting. The use of the homogenous sample limited the applicability of the results of the study, but it provided a sample that would accurately reflect the purpose of this study.

### **Instrumentation**

The primary instruments used for this study were researcher-designed questionnaires. The pretest questionnaire and the posttest questionnaires were very similar. I used all of the material in the pretest questionnaire in the posttest questionnaires. The section regarding the participants' cognitive understanding of the themes regarding wealth and possessions in the New Testament used in the first posttest was identical to the cognitive understanding section used in the pretest questionnaire. Similarly, the behavioral application section used for the pretest was the same in the second posttest questionnaire. Both posttest questionnaires included a section that sought to identify intervening variables that may have contributed to (or detracted from) the

participants' cognitive and behavioral change regarding wealth and possession as found in the New Testament. The second posttest questionnaire also included a section that sought to compare the major topics covered in the Financial Peace course with the themes regarding wealth and possessions in the New Testament. This section sought to highlight the extent to which the participants had learned and applied the major New Testament themes following the thirteen-week Financial Peace University program and the three-month waiting period.

All of the three questionnaires began with an explanatory paragraph and a paragraph stressing the importance of anonymity in the research. To stress anonymity, each survey asked the participant to create a code that could be used to code their results. The code was a combination of the last two letters of the participant's mother's maiden name and the last two digits of the participant's Social Security number. At the conclusion of each survey, I included a statement that thanked the participant and a statement that informed the participant that completion of the survey was equated to their consent to participate in the study. The second posttest questionnaire also concluded with instructions for returning the completed survey.

### **Pretest Questionnaire**

The pretest questionnaire (see Appendix A) was distributed to the participants during the first Financial Peace class session in their respective local churches. From an agreement with the participating churches' Financial Peace coordinators, the class leaders included the pretest as a part of the first session in the thirteen-week FPU course. The participants completed the surveys prior to watching the first FPU video lesson. After completing the pretest questionnaire, the participants returned them to the Financial

Peace class leaders, who sealed all participants' pretest questionnaires in postage-paid envelopes. The class leaders then mailed the pretest questionnaires to me.

The pretest questionnaire contained four sections. The first section asked for basic demographic information. Information gathered from that section included gender, age, education, marital status, involvement in a local church, and activity level within the local church offering the Financial Peace class. I arranged the questions from least sensitive to most sensitive, and all of the demographic-type questions were in a multiple choice format. Using the multiple choice format created a safer and less revealing environment for the participant.

The second section of the pretest was comprised of twenty-four statements relating to the participants' cognitive understanding of the themes relating to wealth and possessions as found in the New Testament. Each statement allowed the participants to respond with one of four choices (strongly agree, agree, disagree, or strongly disagree). The statements used in the pretest investigated the eight themes regarding wealth and possessions as found in the New Testament. They are

- First and foremost, life in the kingdom of God transforms the disciples' view of the world, neutralizes the significance of wealth and possessions, and dictates understanding and use of wealth and possessions.
- All wealth and possessions are understood to be God's and are to be used for God's purposes.
- Pursuing the purposes of God is more important than the pursuit of wealth and possessions.

- Given that wealth and possessions are fleeting and that God (not personal wealth and possessions) is the sustainer of life, accumulation of “treasure in heaven” is preferable to the accumulation of wealth and possessions.

- Personal wealth and possessions are minimized and avoided in order not to become idols, sources of personal identity, or hindrances to authentic relationship with God.

- Hospitality is consistently demonstrated through the use of personal resources (including but not limited to wealth and possessions) to people who are outside of the disciples’ ethnic, racial, social, and economic boundaries.

- Relationships are initiated and maintained through the use of personal resources (including but not limited to wealth and possessions) with persons who can offer nothing in return (e.g., persons of lower status, the poor, marginalized persons).

- Realizing that “rich” and “poor” are more than terms of net worth, God’s heart for the poor is demonstrated by actively living a lifestyle that shows mercy to the poor (i.e., persons of lower status, financially poor, marginalized persons) and does not give preference to the rich (i.e., persons who are unjust, wealthy, hungry for power or control).

For convenience in referring to the New Testament themes regarding wealth and possessions in data analysis, I abbreviated each of these themes to a one or two word codename. The codenames for each of the eight themes were

- Theme 1: Worldview,
- Theme 2: God Owns,
- Theme 3: Purposes,
- Theme 4: Treasure,

- Theme 5: Minimized,
- Theme 6: Hospitality,
- Theme 7: Relationships, and
- Theme 8: Poor.

On the pretest questionnaire, I assigned three statements to each of the eight themes. The statements were presented randomly. The participants' responses to the three statements were combined when analyzing the questionnaires to ascertain the participants' cognitive understanding of the New Testament themes regarding wealth and possessions. On both the pretest questionnaire and the first posttest questionnaire, I used the same order for the statements in the cognitive sections of the questionnaires (see Appendixes A and B, respectively). There order was

- Theme 1 (Worldview): Cognitive statements 6, 14, and 22;
- Theme 2 (God Owns): Cognitive statements 2, 10, and 18;
- Theme 3 (Purposes): Cognitive statements 8, 16, and 24;
- Theme 4 (Treasure): Cognitive statements 4, 12, and 20;
- Theme 5 (Minimized): Cognitive statements 3, 11, and 19;
- Theme 6 (Hospitality): Cognitive statements 1, 9, and 17;
- Theme 7 (Relationships): Cognitive statements 7, 15, and 23; and,
- Theme 8 (Poor): Cognitive statements 5, 13, and 21.

The third section of the pretest questionnaire consisted of eight statements encouraging the participants to describe their current behaviors with regard to the themes of wealth and possessions as found in the New Testament. Each of the eight statements related to one of the eight New Testament themes of wealth and possessions. The eight



statements in the questionnaire offered the participants the chance to describe their current practices and behaviors. The open-ended questions allowed the participants to share openly. The eight statements encouraging the participants to share their behavioral practices were presented in a random order and were presented in the same order on the pretest and the second posttest questionnaire (see Appendixes A and C, respectively). The order of the themes as they were presented in the behavioral practice section of the questionnaires was

- Theme 1 (Worldview): Behavioral statement 8;
- Theme 2 (God Owns): Behavioral statement 3;
- Theme 3 (Purposes): Behavioral statement 5;
- Theme 4 (Treasure): Behavioral statement 1;
- Theme 5 (Minimized): Behavioral statement 4;
- Theme 6 (Hospitality): Behavioral statement 6;
- Theme 7 (Relationships): Behavioral statement 2; and,
- Theme 8 (Poor): Behavioral statement 7.

The final section of the pretest asked for basic demographic information regarding the participants' household income, giving habits, and current debt. I wrote these in a multiple choice format to provide a comfortable and less revealing way for the participants to respond. The information from these questions helped determine the behavioral changes of the participants.

## Posttest Questionnaires

The study used two posttest questionnaires. The first posttest ascertained the participants' change in cognitive understanding. The second posttest determined the participants' change in behavioral practices.

**Cognitive posttest.** The first posttest (see Appendix B) was administered during the closing session of the Financial Peace University classes. The questionnaire was distributed and collected by the Financial Peace course leader after the class had viewed the final FPU video and participated in group discussion. The class leader or the church FPU coordinator then returned the completed questionnaires to me in postage-paid envelopes.

The first posttest questionnaire was primarily composed of the demographic and cognitive portions of the pretest questionnaire with the addition of one extra section to determine as many intervening variables as possible. The first section of the cognitive posttest asked for frequency of worship attendance, participation in church activities, and frequency of participation in the church that hosted their Financial Peace courses. The demographic section at the beginning of the cognitive posttest did not ask for gender, age, or education level. Likewise, the demographic questions related to income, giving, and personal debt asked in the pretest were not asked in the first posttest questionnaire.

Following the demographic information, the cognitive posttest's primary section was the cognitive questions from the pretest questionnaire. The use of the statements from the pretest was identical in the first posttest. The second section of the posttest discovered how the participants' cognitive understanding of themes of wealth and possessions from the New Testament changed as a result of participating in Financial

Peace University. Noticing changes in the participants' responses to the cognitive statements about wealth and possessions in the New Testament indicated the participants' personal cognitive change.

The third section of the first posttest sought to identify intervening variables that may have affected the participants' cognitive change during the thirteen weeks of their Financial Peace course. Potential variables included sermons, teachings, television, radio programs, and more. Each of these was considered, and a follow-up multiple choice question was asked to establish the frequency of the influence. Understanding the intervening variables was important in order to assure that the cognitive change of the participants came solely from their participation in Financial Peace University.

**Behavioral posttest.** I mailed the second posttest (see Appendix C) to the participants three months after their completion of Financial Peace University. When the participants completed and returned the first posttest to the FPU class leader, the class leader placed the participants' completed questionnaire in an envelope and asked each participant to list their name and mailing address on a researcher-provided sheet. Twelve weeks after the completion of their Financial Peace class, I mailed the participant the second posttest with a self-addressed stamped return envelope. The participant mailed the completed survey directly to me.<sup>32</sup>

The second posttest questionnaire was composed of the demographic and behavioral portions of the pretest questionnaire. The second posttest utilized the identical intervening variable section that the first posttest did. The only new section in the final

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<sup>32</sup> While the second posttest was addressed directly to the individual participants, great care was taken to ensure that linking the participants' names and addresses to their surveys was impossible. Furthermore, great care was taken to ensure that my identity remained anonymous, too. All mailing labels to or from me were labeled "FPU Survey Returns." The cover letter for the second posttest made no reference to my name.

posttest was a checklist comprised of topics that Financial Peace University teaches and behaviors reflective of cognitive understanding of the New Testament ethic of wealth and possessions.

The first section of the second posttest included the demographic questions. Similar to the first posttest questionnaire, the demographic information requested at the beginning of the survey was frequency of worship attendance, participation in church activities, and frequency of participation in the United Methodist church hosting the participants' Financial Peace class. The second posttest did not request gender, age, or educational level. The second posttest did ask the participants to include the name of the church that sponsored their Financial Peace class.

The second section of the second posttest contained the same behavioral statements (presented in the identical order) used in the pretest. The second section of the posttest ascertained how the participants' behavioral practices had changed with respect to the themes of wealth and possessions from the New Testament as a result of participating in Financial Peace University. Noticing changes in the participants' responses between the pretest and the second posttest regarding their behavioral practices with respect to the themes of wealth and possessions in the New Testament indicated the participants' personal behavioral changes.

The third section of the second posttest presented a list of behaviors introduced in Financial Peace University interspersed with possible behaviors related to the eight themes that comprise the New Testament ethic with regard to wealth and possessions. I asked the participants to select as many of the twenty-two behaviors listed that they currently practiced as a result of their participation in Financial Peace University. This

section of the survey sought to identify the focus of Financial Peace and the behaviors that the course encouraged. Noticing which of the behaviors the participants checked revealed the extent of Financial Peace University's use of and emphasis on the themes of wealth and possessions as found in the New Testament.

The fourth section of the second posttest again covered potential intervening variables. The questions related to intervening variables were identical to the intervening variables section in the first posttest. Potential variables included sermons, books, podcasts, television, and more. Each of these was considered, and I asked a follow-up multiple choice question to establish the frequency of the influence.

The final section of the second posttest asked four questions regarding personal income, debt, and giving patterns. The demographic questions regarding personal income, giving habits, and personal debt used in the pretest questionnaire were asked again at the end of the second posttest. In this posttest, these questions further revealed the extent of behavioral change that the participants experienced during and as a result of their participation in Financial Peace University.

### **Variables**

In this study, the dependent variables were the participants' change of cognitive understanding and behavioral practices with regard to the New Testament themes of wealth and possessions. The independent variable was the Financial Peace University course and material. The possibility for this study to have numerous intervening variables was high. Some of those intervening variables could include sermons, podcasts, radio programs, financial analysts, and books.

**Validity and Reliability**

Numerous people evaluated the pretest and posttests to ensure content validity. Three different United Methodist pastors and three New Testament professors all read the surveys to verify they had face validity. Their feedback attempted to ensure that the results of the questionnaires matched the intended results as described for the study. A team of laypeople from Grace Fellowship United Methodist Church in Katy, Texas, also read and reviewed the surveys to evaluate their readability and face validity. The laypeople also sought to assure the effectiveness of the questionnaires and the ease of comprehension of the questionnaires. One of the lay members from Grace Fellowship was an instructor of finance and accounting, and another had significant experience and knowledge with regard to statistics. The evaluations of the pastors, professors, and laypersons also alleviated any potential biases that may have been present in the questionnaires.

The reliability of the results of the questionnaires was subject to the integrity of the participants in answering honestly. The reliability of the results was also subject to the extent to which the potential intervening variables influenced the participants during the course of the class and the subsequent twelve-week period. Other potential limitations included the participants' successful completion of the Financial Peace University course, the participants' willingness to take both the pretest and the posttests, and the participants' availability to complete the study (i.e., the second posttest) after the three-month waiting period.

### Data Collection

Beginning in December 2007, I contacted each of the United Methodist churches in the metropolitan Houston area that would be offering Financial Peace University beginning in January or February 2008. I attempted to make initial contact with the church office, and eventually, the person coordinating the class (or classes, as in one church). Through communication with the contact in the individual church office and/or the person leading the course, I asked permission to use the class as a sample for the study.

Two weeks prior to the beginning of each class, I contacted the coordinator of the class again to confirm participation and to determine the number of class members. One week prior to the beginning of the respective churches' class, I mailed a packet to the coordinator of the class with enough copies of the pretest questionnaire for every class participant,<sup>33</sup> a cover letter with instructions for the class coordinator (see Appendix D), and a postage-paid envelope for the class coordinator to return the participants' completed pretest questionnaires to me.<sup>34</sup>

At the beginning of the first FPU class session, the class coordinator informed the class participants about the research project and invited the participants in the course to commit to completing all three surveys. The class coordinator then distributed the pretest questionnaires and instructed the participants to place their completed questionnaires in the envelope that would be mailed to me. Once all the class members who chose to

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<sup>33</sup> I prepared all of the questionnaires with print on one side of each page and stapled in the upper left-hand corner. I copied the pretest questionnaire on white paper, the first posttest questionnaire on light yellow paper, and the second posttest questionnaire on light blue paper.

<sup>34</sup> In order to protect the integrity of the study, anytime during the study that material was mailed to me, it was addressed to "FPU Survey Returns," and my name was not included.

participate had completed the pretest questionnaires and returned them to the postage-paid envelope, the class coordinator sealed the envelope and mailed it to me.

Two weeks prior to the completion of the Financial Peace University class, I contacted the class coordinator to confirm the coordinator's willingness to participate with the second questionnaire. Upon confirmation, I mailed the class coordinator a packet containing enough copies of the first posttest questionnaire for everyone who completed the pretest questionnaire to complete, a postage-paid envelope for the class coordinator to return the completed surveys, a cover letter with instructions for the class coordinator (see Appendix E), and a form for the participants to record their names and mailing addresses for the receipt of the second posttest questionnaire (see Appendix F).

At the beginning of the final session of the Financial Peace class, the class coordinator reminded the class about the research project and invited all of those who completed the initial survey to complete the second survey. At the completion of the class, the coordinator distributed the first posttest questionnaires to the members of the class, asked them to complete them, return them to the envelope that would be sent to me, and to supply their name and mailing address so they would receive the second posttest questionnaire in twelve weeks. Following the return of the participants' surveys and their completion of the mailing address form, the coordinator placed the list of mailing addresses in the envelope with the surveys, sealed it, and returned it to me. Upon receipt of the first posttest surveys, I entered the participants' names and mailing addresses into a Microsoft Excel spreadsheet for each respective church.

In the days preceding the twelve-week anniversary of the completion of each church's Financial Peace class, I printed mailing labels for the participants from each



church. I affixed the labels to standard-sized white envelopes and placed a return address label in the upper left-hand corner of the envelope.<sup>35</sup> The envelopes contained one copy of the second posttest questionnaire, a postage-paid return envelope, and a cover letter with instructions regarding the participants' completion of the second posttest questionnaire (see Appendix G). Four days prior to the twelve-week anniversary of the end of each respective church's FPU class, I mailed the second posttest questionnaire to all of the participants who supplied their name and mailing address when they turned in the first posttest questionnaire.

Five days following the twelve-week anniversary of the completion of each church's Financial Peace class, I mailed a bright green, 4.25 inch by 5.5 inch postcard to each of the participants (see Appendix H). The postcards reminded the participants of the second posttest questionnaires and encouraged them to complete and return the second posttest questionnaires as soon as possible. Three days later, I mailed a second follow-up postcard to each participant (see Appendix I). This postcard was bright orange. This postcard also urged the participants to return their second posttest surveys.

### **Data Analysis**

Upon receipt of all the questionnaires, I collated the surveys using the anonymous coding the participants had included on each survey. All of the pretest, first posttest, and second posttest questionnaires from each church were sorted to group each participant's surveys together. In each FPU class, some participants only completed the pretest questionnaire. Without completion of at least one of the posttest questionnaires, the

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<sup>35</sup> The return address label had my mailing address on it but not my name.

pretest questionnaire provided no useful information. The pretest questionnaires that did not have a companion first posttest and/or second posttest were discarded.

In general, the study was a mixed methods comparison/evaluation between the responses of the participants prior to their participation in Financial Peace University and after their participation in Financial Peace. Comparing the responses before and after participation in the Financial Peace class helped address the effectiveness of FPU with respect to whether it addressed the New Testament themes of wealth and possessions successfully. I quantified and analyzed the participants' responses to the cognitive portions of the surveys and the checklist of behaviors in the second posttest questionnaire using widely accepted methods of statistical evaluation. I analyzed the responses to the eight open-ended behavioral statements on the pretest questionnaire and the second posttest questionnaire using qualitative data analysis methods.

I entered the demographic data, the participants' answers to the cognitive questions, the participants' responses to the list of behaviors from the second posttest, and the responses to the intervening variables into a Microsoft Excel spreadsheet. I amended the identity coding that the participant used on their surveys with a one-letter code to signify the church with which they participated in Financial Peace. After the data was recorded into the master spreadsheet, Dr. William Spencer, professor emeritus of education at Auburn University, transferred it into Statistical Packages for the Social Sciences (SPSS) software for complete statistical analysis.

With Dr. Spencer's assistance, the quantitative data from the surveys was summarized with frequency distributions and descriptive statistics. The primary statistical procedure employed in analyzing the cognitive data revealed in the pretest and posttest

questionnaires was multiple comparisons. In order to avoid a Type I error and to maintain the family wise error rate at .05, we used Holm's Sequential Step Down Procedure to control the probability and accuracy of the results.

The process for analyzing the responses to the eight open-ended behavioral statements on the pretest questionnaire and the second posttest questionnaire was identical. I read all of the responses on the questionnaires and copied them to a master list of responses. After copying the data, I then read the responses several times looking for dominant themes that emerged in the responses. I listed possible themes and then reread the responses looking for the potential themes. I determined the primary behaviors for each of the eight behavioral statements on the questionnaires as those themes that had the highest frequency of response.

### **Ethics**

Protecting the anonymity and confidentiality of the participants was of utmost concern during the study. When each of the United Methodist churches began their Financial Peace classes, the class coordinator invited the potential participants to participate in the study. As the class coordinator invited the class members to participate, they each stressed the importance of the participants' anonymity in the research. Each of the three questionnaires contained introductory statements that stressed the importance of the participants' anonymity in the research, and all the questionnaires ended with a statement that indicated the participants were giving their consent to participate in the research by completing and submitting each questionnaire.<sup>36</sup> Upon completion of the

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<sup>36</sup> See Appendixes A, B, and C to review the introductory statements on the questionnaires and the consent statement at the conclusion of each questionnaire.

survey and approval of the study, all the participant-completed copies of the questionnaires will be destroyed.

## CHAPTER 4

### FINDINGS

American society is rampant with issues related to wealth and possessions. Wealth and possessions have become such major issues in American culture that the American church can no longer ignore them in the hope that they will not affect the church. Many churches have made attempts to tackle the issues of wealth and possessions through a wide variety of programs and curricula that are appealing to the church. Whether those programs and curricula are affecting the local church, Christians, or society as a whole pertaining to the issues of wealth and possessions as found in the New Testament remains to be seen. The purpose of this study was to measure cognitive and behavioral change in relation to the New Testament themes pertaining to wealth and possessions from participation in the thirteen-week Financial Peace University course.

#### **Profile of Participants**

Each of the six churches that participated in the study were asked to report the total number of persons registered for the classes and the total number that graduated from their Financial Peace class. Based on the information received from the churches, approximately 357 people registered for and began one of the six Financial Peace classes. Of the 357 that began the course, approximately 285 people completed the course.<sup>37</sup>

The course leaders gave the participants in the classes the option of participating in this research project. Of the 357 persons that began the course, 236 people (66.1 percent) completed the pretest questionnaire, 131 people (36.7 percent) completed the

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<sup>37</sup> Even with repeated requests, all of the churches participating in the study did not report their graduation numbers. Based on conversations with other Financial Peace course leaders, the 79.9 percent graduation rate reflected from the churches that reported their completion numbers seemed to be higher than normal.

first posttest questionnaire, and fifty people (14 percent) completed and returned the second posttest questionnaire.

After collating the returned surveys, I determined that any participant that completed the pretest questionnaire and at least one of the posttest questionnaires had provided useful data. Ninety-nine people completed the pretest questionnaire and at least one of the posttest questionnaires. Of the 357 people that began the Financial Peace classes in January or February 2008, twenty-five people completed and returned all three questionnaires.

Out of the six Financial Peace classes that were evaluated in United Methodist churches in the metropolitan Houston area, ninety-nine people submitted data that was useable for analysis in the study. Of the ninety-nine respondents, fifty-eight were female (58.6 percent) and forty-one were male (41.4 percent). The mean age of the respondents was 42.58 years old and the median age was 41 years old. When reporting marital status, 7.1 percent of the population listed they had never been married, 78.8 percent indicated they were married, 1 percent designated they were separated, 11.1 percent specified they were divorced, and 2 percent denoted they were widowed.

The participants indicated their highest level of education completed. Of the ninety-nine respondents, the highest level of education completed by 21.2 percent was high school, by 16.2 percent was an associate's degree, by 43.4 percent was a bachelor's degree, and the highest level of education completed by 19.2 percent was some type of graduate degree.

Throughout the study, the participants were asked the frequency with which they participated in Christian worship services. The questionnaires offered three options for

response: zero to one time per month, two to three times per month, or four or more times per month. Table 4.1 reflects the responses of the participants at the beginning of their Financial Peace class, at the end of their Financial Peace class, and three months following the completion of their class.

**Table 4.1. Frequency of Participation in Christian Worship Services**

Frequency	Pretest Questionnaire (n=99) %	Posttest Questionnaire I (n=96) %	Posttest Questionnaire II (n=34) %
0 to 1 time per month	14.1	11.5	5.9
2 to 3 times per month	25.3	36.5	20.6
4 or more times per month	60.6	52.1	73.5

Throughout the study, the participants were also asked about other church activities in which they participated. The activities ranged from serving on some type of leadership committee to participating in a musical group. Table 4.2 reflects the frequency the respondents indicated they participated in the various activities. Participants could indicate multiple activities in which they participated, if applicable.

**Table 4.2. Frequency of Participation in Various Church Activities**

Church Activity	Pretest Questionnaire (n=99) %	Posttest Questionnaire I (n=96) %	Posttest Questionnaire II (n=34) %
Bible study program	34.3	35.4	41.2
Small group	30.3	30.2	35.3
Worship services	78.8	82.3	88.2
Musical group	7.1	6.2	8.8
Serving in a ministry within the church	23.2	24.0	26.5
Leadership committee	13.1	16.7	17.6
Other	14.1	14.6	5.9

The respondents were also asked to indicate the frequency with which they participated in activities in the church that was sponsoring their Financial Peace University class. Each of the questionnaires had the same three options: zero to one time per week, two to three times per week, or four or more times per week. The responses of the participants are reflected in Table 4.3.

**Table 4.3. Frequency of Participation in Church Activities in Church Sponsoring Financial Peace University Class**

Frequency	Pretest Questionnaire (n=99) %	Posttest Questionnaire I (n=96) %	Posttest Questionnaire II (n=34) %
0 to 1 time per week	68.1	62.5	70.6
2 to 3 times per week	18.1	27.1	17.6
4 or more times per week	13.8	10.4	11.8

On the pretest questionnaire and the second posttest questionnaire, respondents were asked to indicate their approximate household incomes before taxes. Both questionnaires presented the same four options: under \$40,000, between \$40,000 and \$79,999, between \$80,000 and \$119,999, and \$120,000 or more. The responses indicated by the participants on the pretest questionnaire and on the second posttest questionnaire are reflected in Table 4.4.

**Table 4.4. Approximate Household Income**

Amount	Pretest Questionnaire (n=99) %	Posttest Questionnaire II (n=34) %
Under \$40,000	6.5	8.8
Between \$40,000 and \$79,999	26.1	17.6
Between \$80,000 and \$119,999	33.7	32.4
\$120,000 or more	33.7	41.2



On the pretest questionnaire and second posttest questionnaire, participants indicated the approximate amount of household debt (not including mortgage). The respondents' options were no debt, \$1 to \$999, \$1,000 to \$9,999, \$10,000 to \$29,999, \$30,000 to \$49,999, or more than \$50,000. The frequency of each choice is reflected in Table 4.5.

**Table 4.5. Approximate Household Debt (Not Including Mortgage)**

Frequency	Pretest Questionnaire (n=99) %	Posttest Questionnaire II (n=34) %
No debt	7.6	17.6
\$1 to \$999	6.5	5.9
\$1,000 to \$9,999	12.0	14.7
\$10,000 to \$29,999	29.3	32.4
\$30,000 to \$49,999	18.5	5.9
More than \$50,000	26.1	23.5

Finally, participants were asked on the pretest questionnaire and the second posttest questionnaire to indicate the amount they gave monthly to the local church and to indicate the amount they gave monthly to other ministries or charities outside of the local church. For both questions, the respondents chose between six options: \$0 to \$99 per month, \$100 to \$249 per month, \$250 to \$499 per month, \$500 to \$749 per month, \$750 to \$999 per month, or \$1,000 per month. The results of both questions related to monthly giving are reflected in Table 4.6.

**Table 4.6. Amount Given to Local Church and Ministries/Charities Outside of the Local Church**

Frequency	Monthly amount given to local church		Monthly amount given to ministries/charities outside of the local church	
	Pretest Questionnaire (n=99) %	Posttest Questionnaire II (n=34) %	Pretest Questionnaire (n=99) %	Posttest Questionnaire II (n=34) %
\$0 to \$99 per month	36.7	14.7	65.2	50.0
\$100 to \$249 per month	15.6	35.3	27.0	37.5
\$250 to \$499 per month	20.0	11.8	3.4	6.2
\$500 to \$749 per month	7.8	23.5	0	0
\$750 to \$999 per month	11.1	8.8	1.1	0
\$1,000 or more per month	8.9	5.9	3.4	6.2

### **Cognitive Understanding and Behavioral Practices Prior to Financial Peace University**

Research Question #1 asked, “What are the participants’ cognitive understanding and behavioral practices with regard to the New Testament themes of wealth and possessions prior to their participation in Financial Peace?” In the pretest questionnaire specific sections determined the participants’ cognitive understanding and the participants’ behavioral practices. The results from those sections determined the benchmark from which the results of the study were measured.

#### **Cognitive Understanding**

In order to determine the participants’ cognitive understanding with regard to the New Testament themes of wealth and possessions, the participants responded to twenty-four cognitive statements. For each statement, the participants used a Likert scale, where 1 equaled strongly agree, 2 equaled agree, 3 equaled disagree, and 4 equaled strongly

disagreed. Each of the eight themes had three corresponding statements to which the participants responded. The results from each of the three statements corresponding to each theme were then tabulated to form the statistical data representing the participants' cognitive understanding prior to participation in Financial Peace University.

For any given theme, the responses to all three cognitive statements were combined to determine the respondents' overall understanding with regard to the specific theme. Because the Likert scale was designed to give "Strongly agree" the score of 1, the strongest agreement in Table 4.7 would be 3 (a combination of marking "Strongly agree" on all three statements for a theme). Conversely, the strongest level of disagreement with a theme would be reflected in a score of 12 (a combination of marking "Strongly disagree" on all three statements for a theme). The mean response in Table 4.7 indicates the average of all the responses to the cognitive statements related to the particular theme. The mean response for each theme is the numerical representation of the participants' cognitive understanding prior to their participation in Financial Peace University.

**Table 4.7. Cognitive Understanding of Eight New Testament Themes Related to Wealth and Possessions Prior to Participation in Financial Peace University**

Theme	Minimum Response	Maximum Response	Mean Response	Standard Deviation	Skewness
Worldview (n=97)	3.00	9.00	5.3402	1.37603	.219
God Owns (n=97)	3.00	9.00	4.3402	1.45693	.995
Purposes (n=96)	3.00	9.00	5.3646	1.34649	.255
Treasure (n=95)	4.00	11.00	8.0000	1.20283	-.375
Minimized (n=97)	3.00	12.00	7.1959	1.55884	.307
Hospitality (n=95)	3.00	7.00	4.5158	1.23653	.066
Relationships (n=90)	3.00	12.00	6.4556	1.36704	.311
Poor (n=95)	5.00	9.00	6.9263	.91375	-.023

## **Behavioral Practices**

On the pretest questionnaire, the participants were given eight statements that corresponded to the eight New Testament themes pertaining to wealth and possessions. Each statement asked the participant to describe their behaviors related to one of the New Testament themes. For each theme, I categorized and evaluated the participants' responses. The dominant themes that emerged from the responses are presented as primary behavioral practices.

**Theme 1 (Worldview).** The behavioral statement related to the first New Testament theme asked the participant to describe ways that their Christian faith affected or did not affect their understanding and use of money and possessions. The responses were varied. More than half of the participants (54 persons) made no response to the statement.

One of the common areas of response was focused on money and possessions being a gift or provision from God and the need to be a good steward of what God has given. Respondents suggested that God provides what is needed and that the proper response is to be a good steward of what God gives. One respondent, a 46 year old married female, stated, "Everything I have is a gift from God—How I manage my money is to try to bring Glory to God." Many respondents specifically used the word "steward" or "stewardship." Another female declared, "God teaches stewardship therefore I strive to properly handle all God has bless [sic] us with."

Several of the respondents reported that their Christian faith influenced them to use money and possessions for God's purposes. For these individuals, acquiring more wealth or possessions was not their goal. Rather, any increase in wealth created the

potential for them to do more of God's work. A 30 year old married male asserted, "I try not to focus on acquiring money [and] wealth for me [and] my family, but for the ability to more readily/easily do God's work."

Another of the prevalent themes among the responses was that the respondent did not feel that he or she was doing enough or needed to do more in order to demonstrate his or her Christian faith in the understanding and use of money and possessions. Numerous people responded with a sense of guilt that they did not do what they knew they should. One 54 year old divorced female admitted, "[A]t this time [I] have done [a] poor job." A 27 year old single male disclosed that his Christian faith needed to "affect [his] pocketbook more." Another respondent, a 51 year old married female, responded, "*I know* [original emphasis] how I should, but I don't do as I know."

**Theme 2 (God Owns).** The behavioral statement related to the second New Testament theme asked the participants to describe ways they had demonstrated God's ownership of their money and possessions. In the midst of a wide variety of responses,<sup>38</sup> several clear themes were revealed from the responses. Of the ninety-nine participants, forty-one did not respond to this statement.

The most prevalent response included the word "tithe," "tithes," or "tithing." The participants' understanding of tithing was unclear. Some respondents used the word "tithe" interchangeably with the concept of giving to the church. One participant said she was "trying to tithe more." Another respondent said she had not demonstrated God's ownership of her money and possessions, but then added, "Well, I do tithe weekly, but

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<sup>38</sup> Responses included saving money, not wasting money on cable television, and practicing delayed gratification.

not as much as I would like due to debt.” Other respondents who indicated they tithed appeared to understand the meaning more fully.

Another major theme from the behavioral statement related to the second New Testament theme (God Owns) was also related to giving money and offerings to the church, to missions, or to the kingdom of God. The participants’ responses primarily centered on giving to the local church, but some respondents were more explicit that they gave to missions or mission work. Most of the respondents indicated that their gifts were financial. Some respondents stated simply, “give to the church;” others gave fuller answers. One respondent said, “We give our tithes [and] offering to our church to honor the Lord with.”

The final theme that emerged from this behavior statement was also related to giving. Numerous respondents suggested that they gave nonmonetary donations to organizations, churches, charities, or friends in need. Most often these respondents indicated they gave food and clothing to various organizations. A few indicated more specific behaviors like giving food or groceries to a sick friend.

**Theme 3 (Purposes).** The behavioral statement related to the third New Testament theme asked the participants to describe ways they pursued God’s priorities in their lives. Most of the respondents listed multiple ways they pursued God’s priorities. Of the ninety-nine respondents, forty-eight left this open-ended statement blank.

The most popular way that respondents indicated they pursued God’s priorities in their lives was prayer and/or meditation. Very few individuals listed prayer as their only response. Often those who indicated that prayer was one of the ways they pursued God’s priorities in their lives also indicated that worship was an important means of pursuing

God's priorities. While most people were very general about prayer being an important means for them, some were more specific about participating in a prayer group, praying for guidance or wisdom, or praying with their spouse.

Another popular response to the behavioral statement related to the third New Testament theme was worship, church attendance, or participation in church. As with prayer, few people listed worship as their only means of pursuing God's priorities. Often people coupled their response of worship or church-related activities with prayer and/or Bible study.

Two other major areas of response that were closely related were Bible study and participation in Sunday school, small group, or other relational-type groups. Bible study was a popular way that participants indicated they pursued God's priorities for their lives, but based on the responses, determining whether a person's reference to Bible study was intended as a corporate Bible study or individual Bible study was difficult. A few people specifically indicated participation in a "small group Bible study." Many more generically mentioned participation in Sunday school, a small group, or some type of relational group.

While not as pervasive as the other themes mentioned, one recurring response to this New Testament theme focused on raising children or caring for family. The respondents indicated that they pursued God's priorities when they worked to ensure their children were properly influenced or raised as Christians. Some also indicated that they were pursuing God's priorities when they took care of their families' needs.

**Theme 4 (Treasure).** The fourth New Testament theme regarding wealth and possessions was written into a behavioral statement in the pretest questionnaire that asked

participants to describe ways they made serving God the primary purpose of their life as opposed to making acquiring wealth and possessions the primary purpose of their life. Many respondents offered very detailed answers regarding their behaviors. Forty-one of the participants did not respond to this statement.

Several themes were evident in the responses to this statement, but the most dominant theme was related to giving. Respondents indicated that in order to make serving God their primary purpose they gave time and money. Included in peoples' responses about giving were also several people who indicated that tithing was an important way they sought to serve God over pursuing more wealth and possessions. One respondent wrote, "I dedicate my time [and] money to the church [and] it's [sic] missions. I tithe when it would be much easier not to."

Another prominent theme to this behavioral statement was related to serving or helping others. This theme of serving or helping others included responses that indicated participants serving within the church and various community organizations. Some respondents indicated that they helped specific individuals, and others specified that they served on mission trips through their church. One person who gave this type of response was a 27 year old male. He said he made serving God the primary purpose of his life "by taking time to volunteer doing things for the Kingdom rather than furthering my career."

The final common theme from this statement related to people who made serving God the primary purpose of their lives by being a Christlike example, living a Christlike life, honoring God, or being a "good Christian." The specific language used on the responses varied greatly, but all of the respondents emphasized a desire to please God or authentically live their faith. One respondent said she made serving God the primary



purpose of her life “by earning money in ways that I think God would find pleasing.”

Another person was “trying to be Christ-centered [and] not world-centered.”

**Theme 5 (Minimized).** The fifth New Testament theme pertaining to wealth and possessions in the New Testament was adapted to the behavioral statement that asked participants to describe ways that they had grown closer to God through the increase or decrease of wealth or possessions. The responses to this statement were not as varied as previous statements. Of the ninety-nine participants, forty-eight did not respond to this statement.

Numerous respondents reported that they had felt closer to God during times of less wealth and possessions. The way the respondents defined those season of decreased wealth and possessions varied, but throughout the responses, the dominating message was that a decrease in wealth and possessions had drawn the respondents closer to God. One respondent succinctly stated, “When I had less money, I definitely felt closer to God.” A 39 year old female wrote that a “decrease in wealth has made me much more aware of my reliance on Him. Less stuff, less clutter = more focus on His work [and] His purposes.” Finally, one respondent referenced this same theme in a converse manner: “The more income I create, the more I seem to have to worry about instead of focusing on God.”

Although a smaller group, some people felt that an increase in wealth and possessions drew them closer to God. One of the popular ways respondents indicated this understanding was suggesting that with an increase in wealth they were more able to give and further God’s kingdom. The response of a 43 year old male characterized this view:

“[I]ncreasing wealth has enabled me to spend more discretionary time [and] resources helping others, [and] I have been blessed by this.”

While not particularly addressing the specific issues of the statement, a sizeable group of respondents offered responses that focused on a need to rely on or depend on God in order grow closer to God. Some of these respondents specifically said that they saw no correlation between closeness to God and the increase or decrease of wealth and possessions. Others avoided a direct reference to an increase or decrease of wealth and possessions and took a more general approach that correlated dependence on and trust in God as a means to spiritual closeness. One respondent took this approach. She wrote that “depending on God to provide and trusting in Him for my needs helps me to grow closer to him.”

**Theme 6 (Hospitality).** In the behavioral statement that correlated with the sixth New Testament theme pertaining to wealth and possessions, the respondents were asked to describe instances where they had used their personal resources (wealth, possessions, influence, or abilities) to show kindness or generosity to persons who were not of the same ethnic, racial, social, and economic class as the respondent. Forty-two persons did not respond to this statement. The prevailing response was that people gave. Within the respondents’ giving, though, were several different areas of focus.

Most frequently when respondents reported their instances of using personal resources to show kindness or generosity to those of different ethnic, racial, social, and economic class, the giving was spoken of generically and was tied to a charity or community organization. Respondents told of giving to charities as a whole and organizations such as Boys & Girls Country, Salvation Army, and United Way.

As many respondents conveyed ways they had shown kindness to those who were not the same ethnic, racial, social, and economic class as themselves, they wrote of giving to people in need. People reported giving money to various street people, giving large tips in restaurants to servers who indicated need, and giving someone money to help a person pay off their car note. Most all of the responses that reflected giving to someone in need detailed very specific instances and occasions where they had given financially to help someone.

Another way that respondents indicated they had given to persons who were not of the same ethnic, racial, social, and economic class as themselves was by giving to missions in their church or to specific mission trips. Similarly people indicated they gave by donating furniture and clothing items to organizations such as Goodwill or the Salvation Army. Other ways that people gave clothes and toys was through efforts around Christmas to care for families in need.

Two smaller ways that people indicated they gave of their own personal resources were giving food and volunteering time. Some people wrote of giving food to a specific family. Others indicated they gave food in a general way (such as food drive collection). When people volunteered time, many wrote of working in low-income schools or serving meals to the homeless.

**Theme 7 (Relationships).** The seventh theme and its correlating behavioral statement addressed the issue of relationships with persons of lower status, the poor, and the marginalized of society. In particular, the behavioral statement asked the respondents to describe examples of friendships they had initiated or maintained with persons of

lower status, the poor, or the marginalized of society. Of the ninety-nine respondents, just over half (fifty persons) did not respond to this statement.

A large portion of the persons who responded to this statement indicated that they had at least some relationship with persons of lower status, the poor, or the marginalized of society. Based on many of the responses, the respondents frequently did not appear to be describing a friendship, as the behavioral statement indicated. Rather the participants frequently described situations where they had contact with persons of lower status, the poor, or the marginalized.

Most frequently, the respondents pointed to people in their workplace who were of different status than themselves that they regarded as friends. One individual stated, "I work with [and] supervise 1200 persons of lower economic status than myself. Many of whom I consider friends." Responses also ranged from people who worked in schools with children to someone who worked in the mental health field and dealt with homeless people on a regular basis.

Some of the respondents did clearly describe sustained meaningful relationships, but substantial friendships were a distinct minority. An example of a more sustained relationship was seen in one response. She indicated that their neighbors were evacuees and they helped out wherever they could.

In an effort to describe friendships, other respondents described numerous different types of volunteer commitments and other random acts of kindness. Responses included a display of kindness at a garage sale and some generous displays to street people. Others detailed their work as a candy striper, with the Boy Scouts, and working with low-income students.

While most of the respondents did not specifically speak of ongoing friendships with persons of lower status, the poor, or the marginalized of society, several respondents specifically admitted their lack of friendships, and a few even went as far as to express remorse over their lack of friendship with people different than themselves. One example of a respondent's remorse was from a 39 year old married female, who wrote, "I'm ashamed to say that I stay pretty isolated out in the suburbs."

Even if not the most prevalent, perhaps the clearest theme to emerge in response to this statement was from people adamantly suggesting that friendships should not be determined based on status or finances. One 44 year old married female declared, "I don't look through status colored glasses for the value of friendships." Another respondent, a 34 year old married male, wrote, "First of all, I don't think of anyone as having a lower 'status.' And friendships do not depend on finances!" A 54 year old married female reported that her friends "have nothing to do with financial status, where they live or what they do for a living."

**Theme 8 (Poor).** The final behavioral statement asked the participants to describe examples from their own life experience when they had avoided giving special treatment to wealthy people or people of higher social status. This statement was not answered by sixty-five of the respondents.

One of the major areas of response to this behavioral statement related to participants reporting difficulty with or avoidance of people who were wealthier or of higher status. Those who reported difficulty and avoidance with the wealthy and higher status denoted that the wealthy had a sense of entitlement, an overt focus on wealth and possessions, and were difficult to be around. One respondent, a 62 year old divorced

female, reported that in her work situations “dealing with wealthier customers can sometime be challenging and often frustrating.” Another respondent, a 24 year old never married female, indicated she lived around “very wealthy people” and it was “easier for [her] to show kindness and compassion to the poor.” A 44 year old married male wrote that he and his wife had “chosen to socialize with friends that have less wealth rather than chase social circles that focus on status [and] wealth.”

### **Change in Cognitive Understanding**

Research Question #2 asked, “Upon the completion of the thirteen-week Financial Peace program, how has the participants’ cognitive understanding changed with regard to the New Testament themes of wealth and possessions?” The first posttest questionnaire was comprised of the identical twenty-four statements used in the pretest questionnaire. Each of the eight themes pertaining to wealth and possessions from the New Testament had three corresponding statements used to determine the participants’ understanding of the New Testament themes. For each of the statements, the respondents indicated the extent to which they agreed or disagreed using a four-point Likert scale (with 1 being strongly agree). The responses to the cognitive statements for each theme were combined to ascertain the overall extent of agreement or disagreement with each respective theme.

In Table 4.8, each of the eight New Testament themes relating to wealth and possessions is listed with the participants’ mean response for both the pretest questionnaire and the first posttest questionnaire. The mean response is the average of all of the participants’ responses to all three cognitive statements for each New Testament theme. The difference in the mean between the pretest questionnaire and the first posttest questionnaire begins to reveal the amount of cognitive change with relation to each New

Testament theme. A lower mean response indicates the participants more strongly agreed with the theme. A higher mean response indicates stronger disagreement.

**Table 4.8. Mean Responses to Each of the Eight New Testament Themes Related to Wealth and Possessions on Pretest Questionnaire and Posttest Questionnaire I**

New Testament Theme	Questionnaire	Mean	Standard Deviation
Worldview (n=89)	Pretest	5.3258	1.37159
	Posttest I	4.6404	1.26354
God Owns (n=91)	Pretest	4.3516	1.47854
	Posttest I	3.8901	1.12003
Purposes (n=86)	Pretest	5.3488	1.31746
	Posttest I	5.3721	1.41460
Treasure (n=87)	Pretest	7.9885	1.16633
	Posttest I	8.1609	1.35435
Minimized (n=90)	Pretest	7.1556	1.59290
	Posttest I	7.2556	1.48824
Hospitality (n=88)	Pretest	4.5341	1.23129
	Posttest I	4.3977	1.30903
Relationships (n=81)	Pretest	6.4198	1.38622
	Posttest I	5.9383	1.66842
Poor (n=84)	Pretest	6.8810	.92365
	Posttest I	6.8333	.94210

From a statistical standpoint, looking at the change in mean is not sufficient to determine the validity of the change. By looking at the probability (i.e.,  $p$ ), determining whether the change in the mean was significant change or chance is possible. In social sciences, probability rates less than or equal to .05 are generally accepted as indicators that the results are significant statistically. Using that general assumption, the change in mean toward stronger agreement in the Worldview, God Owns, and Relationships themes is significant (cf. Table 4.9). The probability that the changes in the other themes were simply chance are too high to consider them as significant change.

Given that the questionnaires were testing for change in eight different areas, a wide array of statistical variance was possible. Because the statistical analysis was

making multiple comparisons (i.e., eight themes) at one time, attempting to control for Family Wise Error rate was necessary. After applying Holm's Sequential Step Down Procedure to analyze the probability of change in a multiple comparisons test, the probability of the cognitive change reflected in the mean of the Relationships theme was not high enough to guarantee significant change as opposed to the change being by chance.

**Table 4.9. Change in Mean to Each of the Eight New Testament Themes Related to Wealth and Possessions and Probability Related to Change**

<b>New Testament Theme</b>	<b>Change in Mean</b>	<b>Standard Deviation</b>	<b>t</b>	<b>df</b>	<b>p</b>
Worldview (n=89)	.68539	1.57101	4.116	88	.000**
God Owns (n=91)	.46154	1.16722	3.772	90	.000**
Purposes (n=86)	-.02326	1.43876	-.150	85	.881
Treasure (n=87)	-.17241	1.56418	-1.028	86	.307
Minimized (n=90)	-.10000	1.62874	-.582	89	.562
Hospitality (n=88)	.13636	1.27920	1.000	87	.320
Relationships (n=81)	.48148	1.83106	2.367	80	.020
Poor (n=84)	.04762	1.13970	.383	83	.703

### **Change in Behavioral Practices**

Research Question #3 asked, "Three months after the completion of the thirteen-week Financial Peace program, how have the participants' behaviors changed with regard to the New Testament themes of wealth and possessions?" On the second posttest questionnaire, two methods were employed to ascertain the respondents' behavioral activities with regard to the New Testament themes of wealth and possessions. The first method was to present the identical eight statements (one statement for each of the eight New Testament themes) from the pretest questionnaire and have the respondents describe their behaviors as they related to the individual themes. The second method was to have the participants indicate behaviors they were practicing as a result of their participation in



Financial Peace University from a researcher-designed list. The list included behaviors that related to each of the eight New Testament themes related to wealth and possessions. The list also included activities that only corresponded to the course material from Financial Peace University.

### **Eight Open-Ended Behavioral Statements**

I coded and evaluated the responses to the eight behavioral statements on the second posttest questionnaire. The dominant themes that emerged from the responses were noted as primary behavioral practices. Comparing the behavioral practices as found on the pretest questionnaire with the practices found on the second posttest question was possible after determining the primary behavioral practices from the second posttest.

For a person to be a valid respondent to the study the individual needed to complete the pretest questionnaire and at least one of the posttest questionnaires. As indicated above, ninety-nine persons were valid participants in the study. When evaluating the behavioral practices, the valid participants were limited to those who completed the pretest questionnaire and the second posttest questionnaire (the posttest questionnaire that addressed the participants' behaviors). Of the ninety-nine participants, thirty-two participants completed both the pretest questionnaire and the second posttest questionnaire.

**Theme 1 (Worldview).** The behavioral statement related to the first New Testament theme asked the participants to describe ways that their Christian faith affected or did not affect their understanding and use of money and possessions. Of the thirty-two participants completing the second posttest questionnaire, eleven persons made no

response to this statement. The responses from the answering participants focused on several key themes.

Respondents focused on the idea that God is the owner of their money and possessions, that God gave them their money and possessions, and that they are to use their money and possessions for God's purposes. While a few respondents focused on just one of these ideas, more frequently two or more of these ideas were joined together in a participant's response. One respondent summed these themes up by writing, "God owns it all, it is on loan to me to manage for God's benefit."

Another popular theme from the responses was that the respondents' Christian faith had affected their understanding and use of money and possessions in the way they view it. Repeatedly, participants indicated that they viewed money and possessions in a different way than they had previously. A respondent very clearly stated this understanding in his response: "[My Christian faith] changes the way I look at money." Another person wrote that she tried not to value money. Instead, she worked to see herself as a steward of what God had given. Her faith had "shifted my paradigm of money [and] its relationship."

**Theme 2 (God Owns).** The behavioral statement related to the second New Testament theme asked the participants to describe ways they had demonstrated God's ownership of their money and possessions. Several clear themes were revealed from the responses. Of the thirty-two respondents to the second posttest questionnaire, six did not respond to this statement.

The dominant theme to emerge from the responses was very clearly giving. Participants did indicate a wide range of types of giving. Almost all of the responses

related to giving were intended to reference monetary gifts, although in a few responses the type of giving was ambiguous. Specifically, respondents indicated that they gave to God, churches, and others (family, friends, or the needy). Some indicated they gave to missions and charities.

The words “tithe” or “tithing” were another theme that became apparent from the responses. Some people listed tithing in addition to giving as a way that they demonstrated God’s ownership of their money and possessions. Others simply listed tithing or making tithing a priority in their lives.

A final way that participants indicated God’s ownership of their money and possessions related to good spending habits. Respondents indicated good spending habits in multiple ways. One individual mentioned “planned spending” while another indicated that he bought less “stuff” than he once did. Throughout the answers, a group of respondents indicated that God’s ownership of their money and possessions was reflected in smart management of those items.

**Theme 3 (Purposes).** The behavioral statement related to the third New Testament theme asked the participants to describe ways they pursued God’s priorities in their lives. Most of the respondents listed multiple ways they pursued God’s priorities. Of the thirty-two people who responded to the pretest and the second posttest, eight individuals left this open-ended statement blank.

Prayer was the most common way that individuals indicated they pursued God’s priorities. A few individuals listed prayer as the only way they pursued God’s priorities, but most indicated prayer among other behaviors. Several respondents detailed prayer in

more specific terms by indicating their practice of talking to God, seeking God's direction, and listening to God.

Another primary behavior of people as they pursued God's priorities pertained to the Bible. Almost everyone who referenced the Bible indicated Bible study as their means of pursuing God's priorities in their lives. A small minority referenced Scripture or reading the Bible.

The other dominant theme from the responses to this behavioral statement pertained to attending worship services. Numerous respondents indicated this behavior by reporting they "go to church," which was interpreted to equate with those persons who indicated they attended worship. All of the respondents who indicated that worship was an important behavior for their pursuit of God's priorities listed it along with at least one other behavior.

**Theme 4 (Treasure).** The behavioral statement in the second posttest questionnaire related to the fourth New Testament theme regarding wealth and possessions asked participants to describe ways they made serving God the primary purpose of their life as opposed to making acquiring wealth and possessions the primary purpose of their lives. Several clear behaviors were evident in the responses. Seven of the participants did not respond to this statement.

The most popular way that respondents indicated they practiced the behaviors referenced in this particular statement was through serving. Respondents indicated various means of service. Frequently, the participants indicated that they served through the local church, but other means were also presented for ways to serve. One respondent

indicated that she “worked with [the] poor” and did church work. Another respondent wrote, “We volunteer, help neighbors, clean up, try to show kindness.”

Another popular way that respondents indicated they made serving God the primary purpose of their lives, as opposed to making acquiring more wealth and possessions the purpose of their lives, was by giving. Numerous respondents indicated that they gave via financial means and a few indicated that they gave of their time. Most of the respondents who indicated that giving was an important behavior also listed it with other behaviors that they practiced.

A third frequent response to this behavioral statement was praying. Particularly, several people indicated that praying for guidance or seeking God’s help was an important behavior. One respondent indicated that “praying for the right career field” was the particular way they prayed.

**Theme 5 (Minimized).** The fifth New Testament theme pertaining to wealth and possessions in the New Testament was adapted to the behavioral statement that asked participants to describe ways that they had grown closer to God through the increase or decrease of wealth or possessions. As with the pretest questionnaire, the responses on the second posttest questionnaire were not as varied as previous statements. On the second posttest questionnaire, five participants did not respond to this statement.

Of the people who particularly addressed the required actions in the behavioral statement, the dominant answer was that people had grown closer to God through the decrease of money and possessions. One respondent represented the views of those that indicated this response by writing, “When we were poor we depended on God for everything—having more money I tend to not be as dependent [on God].”

Most respondents, though, did not directly address the statement in their response. Among the most popular responses overall were those that indicated a dependence on or trusting of God's faithfulness with regard to wealth and possessions. People indicated that they received strength for situations related to their wealth and possessions based on their understanding of the faithfulness of God. Several persons responded that they depended on God to take care of financial needs. One individual specifically wrote that she was "[m]ore dependent on the Lord instead of self to meet payments."

One other theme related to people having a new view of wealth and possessions than they had previously had. Some respondents used the word "stewardship" as they talked about their understanding of wealth and possessions. One respondent offered an example of this response: "Through FPU [and] learning about stewardship, my appreciation [and] management of what God gives me has drawn me closer to him."

**Theme 6 (Hospitality).** In the behavioral statement that correlated with the sixth New Testament theme pertaining to wealth and possessions, the respondents were asked to describe instances where they had used their personal resources (e.g., wealth, possessions, influence, abilities) to show kindness or generosity to persons who were not of the same ethnic, racial, social, and economic class as the respondent. Six persons did not respond to this statement. All of the responses to the statement related to giving. The range of means the respondents used to give was diverse.

As the respondents described instances where they had given to people who were not of the same ethnic, racial, social, or economic class as themselves, the most common responses were related to a specific family or individual that the participant had helped. A family in Sudan, two children in a foster care situation, and helping a family affected by

Hurricane Katrina were examples of ways that people had given to specific families or individuals. Others who gave to specific families or individuals frequently mentioned giving to a particular family through a Christmas program that supplied food and gifts to families in need.

A related way that people indicated the behaviors represented in this statement was through giving to the “needy.” Respondents who referenced giving in this manner described the beneficiaries of their giving in more general terms than those described above. Giving to “street people” was one way that this giving behavior was described.

When some respondents described the ways they gave of their personal resources, they indicated specifics about their giving. A popular way that people described the way they gave was by giving household goods and clothes to various individuals and organizations. Specifically, people referenced giving to organizations such as Goodwill and Star of Hope.

The final dominant premise related to the sixth New Testament theme related to wealth and possessions was related to giving to churches and missions. Numerous respondents indicated that they frequently gave to their churches, local mission organizations, or mission work. Generally, when respondents indicated this type of giving, they did not give specifics about the organizations. A few mentioned specific organizations or specific offerings at a church.

**Theme 7 (Relationships).** The seventh theme and its correlating behavioral statement addressed the issue of relationships with persons of lower status, the poor, and the marginalized of society. In particular, the behavioral statement asked the respondent to describe examples of friendships they had initiated or maintained with persons of

lower status, the poor, or the marginalized of society. Of the thirty-two respondents, eleven did not respond to this statement. Three general themes were found in the responses to this statement.

The first major area of response had to do with people reporting friendships they had initiated or maintained with persons of lower status, the poor, or the marginalized. The responses that referenced these relationships were divided in half between respondents reporting on a very specific relationship and people referencing a relationship they had because of their profession. Some of those who indicated a specific friendship mentioned “friend Dora” or two children a respondent had allowed to live in their home. Those who referenced relationships through their profession mentioned coworkers such as janitors and maids they had befriended or people they supervised who were of different race or status.

Another very popular response was seen in people who indicated that their friendships were not based on status or finances. One respondent wrote, “My friendships are not based on any individual’s ‘status.’” Another respondent suggested, “Friends are friends despite socioeconomical status.” The people who responded in this manner always avoided listing any relationships or other behaviors in their response.

The final way that people frequently responded to this behavioral statement was by indicating that they had not done the behaviors indicated in the statement. Some respondents expressed remorse in the fact they were not able to list specific relationships they had with people who were lower status, poor, or marginalized by society. One respondent’s statement summarizes this theme well: “I cannot honestly say I have *initiated* [original emphasis] friendships with lower status people.”



**Theme 8 (Poor).** The final behavioral statement asked the participants to describe examples from their own life experience when they had avoided giving special treatment to wealthy people or people of higher social status. This statement was not responded to by twenty of the thirty-two respondents.

The most popular response to this statement was that people could not recall having practiced this behavior. From responses of “nothing” to “don’t know any,” respondents had trouble specifically listing any behaviors related to this theme. The other popular response was that the respondent treated all people equally.

### **Behaviors Resulting from Financial Peace University**

A list of twenty-two behaviors was included on the second posttest questionnaire. Respondents indicated all of the behaviors that they were practicing as a result of their participation in Financial Peace University. The list was a combination of behaviors derived from the eight New Testament themes related to wealth and possessions and a list of behaviors taught in the Financial Peace University class. In Table 4.10, each of the behaviors is listed with number representing the percentage of respondents who indicated they were practicing the behavior.

**Table 4.10. Behaviors Being Practiced as a Result of Participation in Financial Peace University (n=34)**

<b>Behavior Resulting from FPU Participation</b>	<b>% of Respondents Practicing Behavior</b>	<b>Behavior Resulting from FPU Participation</b>	<b>% of Respondents Practicing Behavior</b>
Evaluating the use of money based on God's perspective	79.4	Working to eliminate personal debt	88.2
Maintaining a personal budget	76.5	Operating from an understanding that God owns all of "your" money	64.7
Placing God's desires ahead of personal finances	50.0	Seeking financial counsel from knowledgeable source	35.3
Increasing personal savings	70.6	Strategically investing financial resources	38.2
Reducing personal wealth so as not to interfere with personal relationship with God	5.9	Preparing a will	41.2
Intentionally serving the poor	5.9	Avoiding the accumulation of more possessions	47.1
Giving sacrificially of your resources	44.1	Giving 10 percent (tithing) or more to a local church	41.2
Allowing all of your money to be available for God's purposes	29.4	Demonstrating kindness and generosity toward people that society ignores	32.4
Seeking contentment with current amounts of money	79.4	Teaching children proper ways to manage money responsibility	58.8
Pursuing ethical practices with regard to finances	47.1	Taking strides not to let identity be derived from personal wealth or possessions	64.7
Seeking and maintaining relationships with persons of lower status, the poor, or the marginalized	17.6	Giving to ministries and organizations for the purpose of investing in the ongoing work of God	55.9

### **Outside Influences Affecting the Participants**

Research Question #4 asked, "What intervening variables may have shaped the participants' cognitive understanding and behavioral practices with regard to the New Testament themes of wealth and possessions?" On both of the posttest questionnaires, I attempted to determine what, if any, outside influences may have affected the participants during the course of the study. On both posttest questionnaires, six identical potential

intervening variables were presented. Respondents indicated the frequency with which they had encountered the various variables since they had begun participation in Financial Peace University.

### **Tested Intervening Variables**

The potential intervening variables were broken into two groups on each of the posttest questionnaires. One group included variables the respondents may have encountered zero, one to two, three to five, or six or more times. The other group included variables the respondents may have encountered zero, one to three, four to eight, nine to fourteen, or fifteen or more times.

Tables 4.11-4.14 present the frequency with which the participants encountered the respective intervening variables. Tables 4.11 and 4.12 present the frequencies from the first posttest questionnaire. Tables 4.13 and 4.14 present the frequencies from the second posttest questionnaire.

**Table 4.11. Frequency of Intervening Variables as Reported on Posttest Questionnaire I (Table 1 of 2; n=95)**

<b>Potential Intervening Variable</b>	<b>0 times</b>	<b>1-2 times</b>	<b>3-5 times</b>	<b>6 or more times</b>
Sermons on money, finance, possessions, and/or stewardship	24.2	48.4	18.9	8.4
Church activities (other than Financial Peace University) related to money, finance, possessions, and/or stewardship	43.2	46.3	9.5	1.1
A financial counselor or planner	63.2	29.5	5.3	2.1

**Table 4.12. Frequency of Intervening Variables as Reported on Posttest Questionnaire I (Table 2 of 2; n=95)**

Potential Intervening Variable	0 times	1-3 times	4-8 times	9-14 times	15 or more times
Books, magazines, newspapers, or other print material pertaining to financial practices and understandings	6.3	54.7	23.2	9.5	6.3
Websites or computer programs geared toward financial practices and understanding	21.1	33.7	31.6	7.4	6.3
Television programs, video recordings, radio programs, podcasts, or audio recordings pertaining to money and possessions	17.9	32.6	25.3	10.5	13.7

**Table 4.13. Frequency of Intervening Variables as Reported on Posttest Questionnaire II (Table 1 of 2; n=34)**

Potential Intervening Variable	0 times	1-2 times	3-5 times	6 or more times
Sermons on money, finance, possessions, and/or stewardship	5.9	58.8	29.4	5.9
Church activities (other than Financial Peace University) related to money, finance, possessions, and/or stewardship	50.0	33.3	13.3	3.3
A financial counselor or planner	50.0	37.5	12.5	0

**Table 4.14. Frequency of Intervening Variables as Reported on Posttest Questionnaire II (Table 2 of 2; n=34)**

Potential Intervening Variable	0 times	1-3 times	4-8 times	9-14 times	15 or more times
Books, magazines, newspapers, or other print material pertaining to financial practices and understandings	18.2	48.5	27.3	6.1	0
Websites or computer programs geared toward financial practices and understanding	27.3	36.4	27.3	6.1	3.0
Television programs, video recordings, radio programs, podcasts, or audio recordings pertaining to money and possessions	30.3	24.2	24.2	3.0	18.2

In an effort to identify other factors that may or may not have contributed to the participants' change in cognitive understanding and behavioral practices, several other comparison evaluations were made. In each of these comparison evaluations, the same

type of multiple comparison was run as with the overall comparison for cognitive change, but one variable was highlighted to see if a specific type of respondent showed more change with regard to the themes of wealth and possessions as found in the New Testament. The other factors examined were debt level, worship attendance, and participation in Bible study.

### **Debt Level**

Evaluating the participants' cognitive change based on their reported levels of household debt determined if their debt level was an intervening variable that made them more or less likely to respond to the eight themes regarding wealth and possessions from the New Testament. The evaluation was based on three levels of debt on the pretest questionnaire (no debt to \$999, \$1000 to \$29,999, and \$30,000 or more). The three levels were a combination of the levels used on the pretest questionnaire and the second posttest questionnaire. Tables 4.15-4.17 reflect the cognitive change for the participants in each of the respective levels of household debt.

When evaluating the change of cognitive understanding based on the participants' pretest questionnaire debt levels, the only group that showed significant statistical change was the third group (with \$30,000 or more in household debt). Tables 4.15 and 4.16 reveal that all the participants with debt levels less than \$29,999 showed no significant statistical change in their cognitive understanding with regard to the eight New Testament themes related to wealth and possessions.

**Table 4.15. Cognitive Change of Participants with Debt Level between \$0 and \$999**

<b>New Testament Theme</b>	<b>Change in Mean</b>	<b>Standard Deviation</b>	<b>t</b>	<b>df</b>	<b>p</b>
Worldview (n=7)	.71429	.75593	2.500	6	.047
God Owns (n=6)	-.33333	.81650	-1.000	5	.363
Purposes (n=7)	-.14286	1.67616	-.225	6	.829
Treasure (n=7)	-.57143	1.39728	-1.082	6	.321
Minimized (n=7)	.42857	1.81265	.626	6	.555
Hospitality (n=6)	.00000	.63246	.000	5	1.000
Relationships (n=7)	1.14286	1.77281	1.706	6	.139
Poor (n=7)	.00000	1.29099	.000	6	1.000

**Table 4.16. Cognitive Change of Participants with Debt Level between \$1,000 and \$29,999**

<b>New Testament Theme</b>	<b>Change in Mean</b>	<b>Standard Deviation</b>	<b>t</b>	<b>df</b>	<b>p</b>
Worldview (n=23)	.52174	1.12288	2.228	22	.036
God Owns (n=23)	.47826	.89796	2.554	22	.018
Purposes (n=22)	-.13636	.83355	-.767	21	.451
Treasure (n=23)	-.47826	1.30974	-1.751	22	.094
Minimized (n=23)	.13043	1.39167	.449	22	.657
Hospitality (n=23)	.34783	.77511	2.152	22	.043
Relationships (n=22)	.13636	1.03719	.617	21	.544
Poor (n=20)	.10000	.85224	.525	19	.606

**Table 4.17. Cognitive Change of Participants with Debt Level Greater than \$30,000**

<b>New Testament Theme</b>	<b>Change in Mean</b>	<b>Standard Deviation</b>	<b>t</b>	<b>df</b>	<b>p</b>
Worldview (n=59)	.54237	1.20805	3.449	58	.001**
God Owns (n=63)	.47619	.87726	4.308	62	.000**
Purposes (n=59)	.11864	.94841	.961	58	.341
Treasure (n=58)	.08621	1.14378	.574	57	.568
Minimized (n=60)	-.05000	1.25448	-.309	59	.759
Hospitality (n=61)	.08197	.98818	.648	60	.520
Relationships (n=53)	.45283	1.65908	1.987	52	.052
Poor (n=57)	.07018	1.11579	.475	56	.637

### **Worship Attendance**

Determining if frequency of worship attendance may have been an intervening variable that affected a person's cognitive understanding regarding wealth and possessions as found in the New Testament was possible by examining the cognitive

change of the participants based on their worship attendance pattern. Using the frequency of worship attendance as reported on the second posttest questionnaire, a comparison study was run to see if significant statistical change was present in the varying frequencies of worship attendance. Tables 4.18 and 4.19 reflect the results for those persons who participated in worship two to three times per month and four or more times per month. No respondents indicated on the second posttest questionnaire worship participation of zero to one time per month. In both of the tables, no significant statistical change is reflected in the participants' cognitive understanding.

**Table 4.18. Cognitive Change of Participants Who Attended Worship Two to Three Times per Month**

<b>New Testament Theme</b>	<b>Change in Mean</b>	<b>Standard Deviation</b>	<b>t</b>	<b>df</b>	<b>p</b>
Worldview (n=5)	.60000	.54772	2.449	4	.070
God Owns (n=6)	.50000	1.04881	1.168	5	.296
Purposes (n=5)	-.20000	.44721	-1.000	4	.374
Treasure (n=5)	-1.00000	2.00000	-1.118	4	.326
Minimized (n=5)	.00000	1.22474	.000	4	1.000
Hospitality (n=6)	.16667	.40825	1.000	5	.363
Relationships (n=4)	-1.50000	1.00000	-3.000	3	.058
Poor (n=5)	.20000	.44721	1.000	4	.374

**Table 4.19. Cognitive Change of Participants Who Attended Worship Four or More Times per Month**

<b>New Testament Theme</b>	<b>Change in Mean</b>	<b>Standard Deviation</b>	<b>t</b>	<b>df</b>	<b>p</b>
Worldview (n=17)	.05882	1.59963	.152	16	.881
God Owns (n=17)	.52941	1.12459	1.941	16	.070
Purposes (n=17)	-.41176	1.76985	-.959	16	.352
Treasure (n=17)	-.41176	1.46026	-1.163	16	.262
Minimized (n=17)	-.23529	1.75105	-.554	16	.587
Hospitality (n=17)	.11765	.99262	.489	16	.632
Relationships (n=16)	.31250	1.57982	.791	15	.441
Poor (n=14)	.07143	.82874	.322	13	.752

## Bible Study

Similar to participation in worship, evaluating the participants' cognitive change based on their participation in Bible study as reported on the second posttest could help determine if participation in Bible study was an intervening variable causing an effect on the participants' cognitive change. Tables 4.20 and 4.21 reflect the change of cognitive understanding in participants who completed the second posttest questionnaire based on their reported participation in Bible study.

**Table 4.20. Cognitive Change of Participants Who Did Not Participate in Regular Bible Study**

<b>New Testament Theme</b>	<b>Change in Mean</b>	<b>Standard Deviation</b>	<b>t</b>	<b>df</b>	<b>p</b>
Worldview (n=13)	.38462	1.44559	.959	12	.356
God Owns (n=14)	.50000	1.22474	1.528	13	.151
Purposes (n=13)	-.38462	.76795	-1.806	12	.096
Treasure (n=13)	-.46154	1.33012	-1.251	12	.235
Minimized (n=13)	-.07692	1.25576	-.221	12	.829
Hospitality (n=14)	.21429	.97496	.822	13	.426
Relationships (n=12)	-.58333	1.24011	-1.629	11	.131
Poor (n=13)	.23077	.43853	1.897	12	.082

**Table 4.21. Cognitive Change of Participants Who Participated in Regular Bible Study**

<b>New Testament Theme</b>	<b>Change in Mean</b>	<b>Standard Deviation</b>	<b>t</b>	<b>df</b>	<b>p</b>
Worldview (n=10)	.10000	1.52388	.208	9	.840
God Owns (n=10)	.70000	.94868	2.333	9	.045
Purposes (n=10)	-.30000	2.21359	-.429	9	.678
Treasure (n=10)	-.50000	1.90029	-.832	9	.427
Minimized (n=10)	-.60000	2.17051	-.874	9	.405
Hospitality (n=10)	.30000	1.15950	.818	9	.434
Relationships (n=9)	.55556	1.87824	.887	8	.401
Poor (n=7)	-.14286	1.06904	-.354	6	.736

Interestingly, neither group (participation in regular Bible study or no participation in regular Bible study) showed any significant statistical cognitive change



with regard to the eight New Testament themes. Given this result, a further study was run to show cognitive change in people who did not complete the second posttest questionnaire. Table 4.22 reflects significant statistical change in three of the New Testament themes (Worldview, God Owns, and Relationships).<sup>39</sup>

**Table 4.22. Cognitive Change of Participants Who Did Not Complete the Second Posttest Questionnaire**

<b>New Testament Theme</b>	<b>Change in Mean</b>	<b>Standard Deviation</b>	<b>t</b>	<b>df</b>	<b>p</b>
Worldview (n=66)	.83333	1.59406	4.247	65	.000**
God Owns (n=67)	.41791	1.19531	2.862	66	.006**
Purposes (n= 63)	.09524	1.39947	.540	62	.591
Treasure (n=64)	-.06250	1.56220	-.320	63	.750
Minimized (n=67)	-.02985	1.61405	-.151	66	.880
Hospitality (n=64)	.09375	1.36532	.549	63	.585
Relationships (n=60)	.68333	1.87302	2.826	59	.006**
Poor (n=64)	.03125	1.24682	.201	63	.842

### **Local Church Giving**

One further set of comparisons was run based on the participants' reported giving to the local church on the second posttest questionnaire. The questionnaire presented six categories from which the respondents could choose their giving amount per month. For the comparison, the giving amounts were combined into two categories (\$0 to \$249 per month and \$250 or more per month). Tables 4.23 and 4.24 show the cognitive change for each of those groups. As with the participation in Bible study, none of the eight New Testament themes in either group of givers had any statistically significant change.

<sup>39</sup> Each of the statistical analyses referenced in Tables 4.15-4.24 tested for change in eight different areas. In order to account for the possibility of statistical variance in multiple comparisons, attempting to control Family Wise Error rate was necessary. Holm's Sequential Step Down Procedure was utilized to analyze the probability of change in these multiple comparison tests. Because of Holm's Sequential Step Down Procedure, the probability rates that indicate significant statistical change are smaller than the generally accepted .05 rate.

**Table 4.23. Cognitive Change of Participants Who Gave \$0 to \$249 per Month to a Local Church**

<b>New Testament Theme</b>	<b>Change in Mean</b>	<b>Standard Deviation</b>	<b>t</b>	<b>df</b>	<b>p</b>
Worldview (n=12)	.25000	1.42223	.609	11	.555
God Owns (n=13)	.69231	1.18213	2.112	12	.056
Purposes (n=12)	-.83333	1.80067	-1.603	11	.137
Treasure (n=12)	-1.00000	1.65145	-2.098	11	.060
Minimized (n=12)	-.41667	2.06522	-.699	11	.499
Hospitality (n=13)	.30769	.94733	1.171	12	.264
Relationships (n=12)	.00000	1.59545	.000	11	1.000
Poor (n=12)	.25000	.62158	1.393	11	.191

**Table 4.24. Cognitive Change of Participants Who Gave \$250 or More per Month to a Local Church**

<b>New Testament Theme</b>	<b>Change in Mean</b>	<b>Standard Deviation</b>	<b>t</b>	<b>df</b>	<b>p</b>
Worldview (n=11)	.27273	1.55505	.582	10	.574
God Owns (n=11)	.45455	1.03573	1.456	10	.176
Purposes (n=11)	.18182	.98165	.614	10	.553
Treasure (n=11)	.09091	1.30035	.232	10	.821
Minimized (n=11)	-.18182	1.25045	-.482	10	.640
Hospitality (n=11)	.18182	1.16775	.516	10	.617
Relationships (n=9)	-.22222	1.71594	-.389	8	.708
Poor (n=8)	-.12500	.83452	-.424	7	.685

### **Prior Cognitive Knowledge**

In an effort to ascertain to what level respondents' participation in worship and Bible study was an intervening variable, the responses of the respondents who indicated worship attendance four or more times per month and respondents who indicated they participated in regular Bible study on the second posttest were evaluated against all of the participants' responses. Table 4.25 indicates the aggregate mean score of all three cognitive statements for each of the eight New Testament themes on the pretest and first posttest questionnaire.

In all but one instance on the pretest questionnaire, those respondents who indicated frequent worship participation or participation in Bible study agreed more

strongly to the New Testament theme in question.<sup>40</sup> Those who participated in Bible study or frequently attended worship may have started Financial Peace with more agreement to the ideas in the eight New Testament themes related to wealth and possessions. Similarly, when looking at the first posttest responses of the individuals who indicated frequent worship attendance or Bible study participation, the smaller populations in question more frequently agreed more strongly to the New Testament theme than the total population of respondents.<sup>41</sup>

**Table 4.25. Mean Cognitive Responses of All Respondents, Respondents Who Participated in Worship Four or More Times per Month, and Respondents Who Participated in Regular Bible Study**

New Testament Theme		All Respondents (n=89)		Respondents Who Indicated Worship Attendance Four or More Times per Month on Second Posttest (n=21)		Respondents Who Indicated Participation in Bible Study on Second Posttest (n=12)	
		Mean	Standard Deviation	Mean	Standard Deviation	Mean	Standard Deviation
Worldview	Pretest	5.3258	1.37159	4.7143	1.23056	4.9167	1.50504
	Posttest I	4.6404	1.26354	5.0476	1.62715	4.9167	1.24011
God Owns	Pretest	4.3516	1.47854	4.0000	1.21395	4.0909	1.37510
	Posttest I	3.8901	1.12003	3.4762	.81358	3.4167	.90034
Purposes	Pretest	5.3488	1.31746	4.7619	1.17918	5.0000	1.04447
	Posttest I	5.3721	1.41460	5.2857	1.41926	5.3333	1.37069
Treasure	Pretest	7.9885	1.16633	7.6190	1.24403	7.5833	1.50504
	Posttest I	8.1609	1.35435	8.0476	.74001	8.0000	.85280
Minimized	Pretest	7.1556	1.59290	7.0476	1.39557	7.0000	1.70561
	Posttest I	7.2556	1.48824	7.2857	1.14642	7.5000	1.31426
Hospitality	Pretest	4.5341	1.23129	4.4762	1.12335	4.3333	1.15470
	Posttest I	4.3977	1.30903	4.2381	1.13599	4.1667	1.11464
Relationships	Pretest	6.4198	1.38622	6.0500	1.43178	6.0000	1.41421
	Posttest I	5.9383	1.66842	5.7143	1.87464	5.0833	1.67649
Poor	Pretest	6.8810	.92365	6.9000	1.16529	6.7273	1.10371
	Posttest I	6.8333	.94210	6.6667	1.08465	6.4444	.72648

<sup>40</sup> The one exception was that people who indicated they participated in worship four or more times per month disagreed to a higher extent than the population as a whole on the eighth theme (Poor).

<sup>41</sup> When responding to the Worldview theme and the Minimized theme, the participants in Bible study and the frequent worship attenders had responses that disagreed with the theme at a greater level than the respondent population as a whole.

### **Summary of Major Findings**

The three researcher-designed questionnaires collected a wealth of information regarding the participants in the study. Particularly, the data presented illuminates the participants' cognitive understanding and behavioral practices before and after their participation in Financial Peace University with regard to the eight New Testament themes related to wealth and possessions. The data also presents other pertinent information that will allow for analysis and assumptions to be made pertaining to the study as a whole.

The study was primarily interested in the change resulting from participation in Financial Peace University in cognitive understanding and behavioral practices related to the eight themes pertaining to wealth and possessions found in the New Testament. After synthesizing the data, five major findings were clear from the study:

- Statistically significant cognitive change occurred in the participants within two of the eight New Testament themes related to wealth and possessions. The first of the two areas was a person's worldview with regard to life as a disciple, the significance of wealth and possessions, and their use of wealth and possessions (Worldview). The other was the theme that suggested that all wealth and possessions are God's and are to be used for God's purposes (God Owns).
- Significant behavioral changes occurred related to the same two New Testament themes as with the cognitive change (Worldview and God Owns).
- No significant cognitive or behavioral change occurred within six of the New Testament themes related to wealth and possessions.

- The results of the second posttest questionnaire indicated that Financial Peace University does affect numerous behaviors in the course participants. The most practiced behaviors had less to do with the behaviors related to the New Testament themes regarding wealth and possessions. The least practiced behaviors were behaviors specifically related to the eight New Testament themes.

- Based on the results of the intervening variables, the participants in the study appeared to be very interested in the topics of wealth, possessions, and financial behavior and planning. The percentages of intervening variables at work during the course of the study were very high in several areas.

## **CHAPTER 5**

### **DISCUSSION**

This study was born out of a desire to investigate the manner in which the American church and The United Methodist Church, in particular, teach people regarding wealth and possessions. The need to explore and determine more effective ways for addressing these pertinent issues in the church is very great, and the study sought to investigate biblical themes related to wealth and possessions and how one of the more prevalent curricula that the American church utilizes, Financial Peace University, taught on those particular biblical themes. The study provided great insight and offers many avenues for further study and effective application in the local church.

#### **Themes Where Significant Change Was Evident**

The results of the study suggest that Financial Peace University affected a person's cognitive understanding and behavioral practices with regard to two of the eight New Testament themes pertaining to wealth and possessions. The first New Testament theme that reflected change in the participants was related to a person's worldview associated with life as a disciple, the significance of wealth and possessions, and their use of wealth and possessions (Worldview). The other was the theme that suggested that all wealth and possessions are God's and are to be used for God's purposes (God Owns).

The cognitive change for both the Worldview and God Owns themes was statistically significant. With regard to the Worldview theme, the average point value on the Likert scale for each of the three questions changed from 1.78 (just stronger than "Agree") on the pretest questionnaire to 1.55 on the first posttest questionnaire. Similarly,

the change from the pretest questionnaire to the first posttest questionnaire with regard to the God Owns theme was 1.45 to 1.30 (cf. Table 4.8, p. 129).

Both of the themes that saw the participants experience cognitive change were ones with which the participants tended to agree when the study began. The material in Financial Peace seemed to reiterate and strengthen the extent of their agreement with the particular theme. While the cognitive change was significant, it was not a radical reversal from a previously held opinion to a new opinion that completely contradicted prior ideas.

When listing behavioral practices related to how their faith informed their view of and use of money and possessions (Worldview theme) on the pretest questionnaire, numerous respondents mentioned that they understood money and possessions to be a gift from God. Several indicated that they were simply stewards of the things that God had entrusted to them. The pretest questionnaire had a wider array of responses to the Worldview theme than on the second posttest questionnaire, and the responses to the pretest questionnaire also reflected the major theme that related to the respondents' guilt over not doing enough to demonstrate their faith through the use of and perception of money and possessions.

When asked about behavioral practices regarding the Worldview theme on the second posttest questionnaire, respondents offered much clearer and more focused responses. Instead of the wide array of responses that were present on the pretest questionnaire, the respondents reported that their faith helped them see that God was the owner of their possessions and money and it was all to be used for his purposes. A further indication of the respondents' change regarding the Christian's perception of wealth and possessions in relation to God was the number of people who indicated that after

completing Financial Peace they had a different view of money than they previously held. Several individuals explicitly credited Financial Peace University for this change.

The behavioral practices related to the God Owns theme also reflected change. When asked how they demonstrated that God owned their possessions and money (as opposed to them owning it) on the pretest questionnaire, the respondents repeatedly mentioned topics such as tithing, giving money, offering, and giving food and clothes. When presented with this behavioral topic again on the second posttest questionnaire, the respondents mentioned similar topics, but a new response was also prevalent in the results. The respondents mentioned that they let “God’s ownership” of their money and possessions dictate their spending habits. This type of response was not present in the responses on the pretest questionnaire.

As determined in Chapter 2, the Worldview theme regarding wealth and possessions in the New Testament was born out of the Lukan view that disciples of Jesus no longer allow their lives to be dictated by the ways of the current age. Rather, authentic disciples of Jesus are living as members of the kingdom of God and allowing the truths of the new age to control their lives (specifically their uses of wealth and possessions). Furthermore, as Green suggests, for disciples of Jesus the only acceptable use of wealth and possessions is for God’s kingdom purposes (596). Jesus further emphasized the dichotomy of wealth and God as recorded in Luke 16:13. The enormity of the Worldview theme and its far-reaching implications cannot be denied.

The God Owns theme is equally as challenging. The understanding that God is the true owner of all things is a consistent theme throughout the pages of Scripture. In the parable in Luke 16:1-8a, Jesus developed his main teaching points around an assumed



understanding of stewardship. While the unjust steward in the parable uses his master's wealth for worldly purposes, Jesus did not criticize the concept of stewardship or the master/steward relationship when he drew specific points from the parable. Rather, Jesus continued to assume the master/steward relationship but insisted that the steward who is his disciple will only invest the worldly wealth entrusted by God (the master) in eternal ends.

From evaluating the cognitive and behavioral responses to the questionnaires, the participants demonstrated clearly change with regard to the Worldview and God Owns themes. This change may be due in part to the final lesson of Financial Peace University. The final lesson in the thirteen week course is called "The Great Misunderstanding" and deals with a person's perception of money in significant ways. This one lesson also has a greater amount of biblical references than any other lesson. One of the fill-in-the-blank statements that Ramsey has students complete in the FPU workbooks says, "You and I are asset managers for the Lord, so if we view it properly we aren't giving our money away" (*Dave Ramsey's Financial Peace University Workbook* 263).

As Ramsey teaches through the final lesson, he emphasizes the themes of stewardship, the notion that God owns all of one's money, and the spiritual blessings that come from giving. The final lesson contains at least fifteen biblical references. Ramsey even describes the differences between tithing and giving offerings (*Dave Ramsey's Financial Peace University Workbook* 261-69).

The final lesson of Financial Peace addresses issues related to the Worldview and God Owns themes in significant ways. While Ramsey does not use Scripture in context well, he does address the issues of these two New Testament themes related to wealth and

possessions in substantial ways. The emphases from the final lesson match the cognitive and behavioral changes seen in the study, and while Financial Peace University did not radically change the participants' views on the Worldview and God Owns themes, Financial Peace did effectively reinforce and clarify these themes for the participants.

### **Themes Where No Change Was Evident**

For the apparent success in the participants' change with regard to the Worldview and God Owns themes, no apparent cognitive or behavioral change related to six of the eight New Testament themes pertaining to wealth and possessions was observed. The six themes that saw no change were Purposes, Treasure, Minimized, Hospitality, Relationships, and Poor. One of the themes was addressed in Financial Peace in a peripheral manner. Three were ignored, and two were contradicted by the material presented during Financial Peace University.

### **Peripheral Reference**

The sixth New Testament theme (Hospitality) regarding wealth and possessions suggested that hospitality is consistently demonstrated through the disciple's use of personal resources for people who are outside of the disciple's ethnic, racial, social, and economic boundaries. In the final lesson of Financial Peace University, Ramsey does teach specifically on giving, and in several other places in the Financial Peace workbook participants are encouraged to give. For instance, on a page before the first lesson in the Financial Peace workbook, Ramsey offers nine "simple things" for participants to remember as they prepare to develop their financial plan. The first thing on the list is to give. Ramsey states, "Give at least \$25 monthly to some worthy cause. Christians should

be giving to their local church” (*Dave Ramsey’s Financial Peace University Workbook* 14). Clearly giving is not completely neglected by Ramsey or Financial Peace University.

Even with Ramsey putting some focus on giving, nothing suggests that he ever addresses issues related to hospitality or specifically giving to those outside of the Christian’s ethnic, racial, social, and economic boundaries. The results of the questionnaires reflect an interest in giving but ignore the greater focus of the theme. Statistically no cognitive change was evident in the Hospitality theme. The responses to the behavioral statements on both the pretest and second posttest questionnaires reflect the same general behaviors.

### **Contradicted by Course**

The fourth theme (Treasure) related to wealth and possessions in the New Testament stated that they are fleeting, God is the sustainer of life, and accumulation of “treasure in heaven” is preferable to the accumulation of wealth and possessions. The fifth New Testament theme (Minimized) stated that personal wealth and possessions should be minimized or avoided in order not to become idols, sources of personal identity, or hindrances to authentic relationship with God. These themes are dominant throughout Luke-Acts. Both Luke 12:33-34 and 18:22 show Jesus warning about the problems of possessions and the need not to accumulate more possessions but rather to accumulate “treasure in heaven.” With regard to the fifth theme, Luke 16:19-31 shows clearly the troubles that characteristically befall the rich in Luke-Acts. Repeatedly throughout Luke, wealth and possessions are presented as barriers to living the new kingdom life that Jesus initiates fully.

In stark contradiction to the Treasure and Minimized themes from the New Testament, Financial Peace University encourages participants to *accrue* wealth. One of Ramsey's major teaching pieces is "Baby Steps." These small steps are the seven actions that Ramsey encourages all participants to take. Of the seven steps, five are concerned with saving money or building wealth, and one is directly related to possessions. The last step is simply stated: "Build Wealth" (*Dave Ramsey's Financial Peace University Workbook* 16).

When Ramsey filed for bankruptcy and experienced a personal financial catastrophe, he evaluated and ascertained what had led to the problems he encountered. He resolved that he would do whatever necessary to learn how money really worked and never to experience a similar situation again. Throughout his financial enlightenment, he specifically sought out wealthy people and interviewed them to determine what they had done to gain their wealth ("Letter"). Ramsey's goal was to gain and keep wealth, and this goal of accruing and maintaining wealth comes across clearly in Financial Peace. The biblical theme of reducing wealth and possessions does not appear to be of the remotest concern for Ramsey.

### **Themes That Were Ignored**

Of the eight New Testament themes related to wealth and possessions, the third theme (Purposes), the seventh theme (Relationships), and the eighth theme (Poor) were all ignored by Financial Peace University. The biblical subjects addressed in these three themes were in no way mentioned in Financial Peace. Two of the three ignored themes had to do with the treatment of the poor.

The third theme (Purposes) suggested that, for disciples, the pursuit of God's purposes is more important than the pursuit of wealth and possessions. The seventh theme (Relationships) focused on the need for relationships to be initiated and maintained through the use of personal resources with persons who were not of the same ethnic, racial, social, and economic boundaries as disciples. Similarly, the eighth theme (Poor) reflected God's heart for the poor and the disciples' demonstration of God's compassion via actively living a lifestyle that shows mercy to persons of lower status, the financially poor, or the marginalized of society.

One of the major problems with Financial Peace University as it relates to teaching the New Testament ethic of wealth and possessions is that it presents a very disproportionate view of self. Throughout the entire study, the focus of all the teaching is extremely self-centered. Only in the last lesson is giving emphasized, and even then, it is stressed in part because of the personal gratification that comes from giving.

The three New Testament themes that were not present in Financial Peace are not self-centered themes. To demonstrate the Purposes theme requires self-surrender and the acknowledgement that God's purposes are superior to personal desires, particularly those related to gaining more wealth and possessions. Both the Relationships and the Poor themes deal directly with serving and caring for others. In order to demonstrate the Relationships and Poor themes, a person would be required not only to surrender self but also to place the needs of people of lower status, the financially poor, or a marginalized person ahead of their own needs. Because of Financial Peace's commitment to increasing personal wealth, these three themes are antithetical to Financial Peace's purposes.

Even though Financial Peace University makes claims to be “God’s system for understanding money,” participants showed no significant change in cognitive understanding or behavioral practices with regard to six of the eight themes related to wealth and possessions in the New Testament (*Dave Ramsey’s Financial Peace University Workbook* 266). One of the six was addressed by Financial Peace in minor ways, but the other five themes to which the participants did not respond were either completely ignored or contradicted by Financial Peace.

With the exception of lesson 13 in the Financial Peace course, the only approach to ensuring that the material was biblically based was to place a few out-of-context Bible verses in the workbook or to emphasize repeatedly that Ramsey is a Christian. Nothing is evident in either the Financial Peace material or the results of the study to make someone think that any part of Financial Peace is designed for or focused on advancing the themes pertaining to wealth and possessions as found in the New Testament. At best, Ramsey’s view of “God’s system for understanding money” is extremely limited. His view is so limited that the material presented in the final lesson of Financial Peace is intended to present the totality of the Bible’s approach to wealth and possessions (*Dave Ramsey’s Financial Peace University Workbook* 266).

### **Behavioral Change Not Related to the New Testament Themes**

While the results of the survey showed only minimal behavioral change with regard to the eight New Testament themes related to wealth and possessions, those same surveys showed extensive behavioral change in the respondents. The new or changed behaviors that the participants reported were almost always directly as a result of

participation in Financial Peace University. The course material and Dave Ramsey's teaching seem to be extremely adept at encouraging behavioral change in the students.

On the second posttest questionnaire, participants indicated behaviors that they were currently practicing as a result of their participation in Financial Peace University. Respondents selected as many behaviors as applicable from the list of twenty-two behaviors (cf. Table 4.10, p. 140). Of the five most popular responses, all five were behaviors presented in Financial Peace University. The five behaviors were working to eliminate personal debt (88.2 percent practicing this behavior), evaluating the use of money based on God's perspective (79.4 percent), seeking contentment with current amounts of money (79.4 percent), maintaining a personal budget (76.5 percent), and increasing personal savings (70.6 percent).

While two of the five (evaluating the use of money based on God's perspective and seeking contentment with current amounts of money) are behaviors representative of the New Testament themes pertaining to wealth and possessions, they are also both themes that are presented in Financial Peace (both in lesson 13). Ramsey has worked diligently over the years to develop a program that affects change in people and sees them create new behaviors that will help them maintain more sound financial existences. By observing the high rate of practice for the top five behaviors presented on the second posttest questionnaire, Ramsey and his team clearly are very effective at coaching class members into making significant behavioral changes. The biggest problem is that at least three of the top five practiced behaviors are to be found nowhere in the eight New Testament themes related to wealth and possessions.

To emphasize Financial Peace's ability to create behavioral change in the students further, the least practiced behaviors should be examined. Out of the twenty-two behaviors presented, the five least practiced behaviors were demonstrating kindness and generosity toward people that society ignores (32.4 percent practicing behavior), allowing all of their money to be available for God's purposes (29.4 percent), seeking and maintaining relationships with persons of lower status, the poor, or the marginalized (17.6 percent), intentionally serving the poor (5.9 percent), and reducing personal wealth so as not to interfere with their personal relationship with God (5.9 percent). Only one of the bottom five (allowing all of their money to be available for God's purposes) could possibly be construed as related to the Financial Peace course matter. The other four are all behaviors that reflect specific New Testament themes related to wealth and possessions.

Ramsey clearly desires to see people change their behaviors as a result of participating in Financial Peace University. Based on the results of the surveys, the participants did create new behaviors as a result of taking Financial Peace. The behaviors that the participants began practicing appear to be a reflection of the important points emphasized in the course. The emergence of these non-New Testament behaviors further emphasizes the oversight of numerous New Testament themes or a shallow view of the biblical message regarding wealth and possessions.

### **Wide Range of Potential Intervening Variables**

According to the results of the surveys, the participants were very interested in the topic of personal finances. As a result of their interest, they frequently consulted sources outside of Financial Peace University during their time in the study (cf. Tables 4.11, 4.12,



4.13, and 4.14, p. 141-42). Books, magazines, newspapers, or other printed material pertaining to financial practices and understanding were the most popular outside resource. Aside from the popularity of books, magazines, newspapers, and other printed material, the percentage of persons who had heard sermons on money, finance, possessions, and/or stewardship was surprising (94 percent). All six of the potential intervening variable categories had substantial response and suggest a very high interest in the topics covered in Financial Peace.

The high result of intervening variables challenges the outcomes of the study as a whole. The sheer volume of outside influences decreases any chance to claim definitively causality with regard to the two New Testament themes to which the participants changed. The volume of outside influences also challenges whether the reason for no change in the six other New Testament themes was due to misplaced goals of Financial Peace and/or the intervening variables that influenced the participants.<sup>42</sup>

### **Limitations of the Study**

There were several areas of this study that could have been approached differently in order to attain better results. Several changes could have been made to the instruments used for data collection, and addressing a few issues around the selection of and use of the participants would have helped. The data collection process worked well, but some minor improvements may have enhanced the results from the study. Each of these areas will now be investigated in further detail.

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<sup>42</sup> Given the study of the Financial Peace University material, the intervening variables are not the likely causes for the lack of change reflected in six of the New Testament themes regarding wealth and possessions.

## **Instruments**

The study utilized three researcher-designed questionnaires. The three questionnaires were very similar (many of the pieces were identical from one questionnaire to the next). Primarily, a combination of demographic questions, Likert scale cognitive questions, and open-ended behavioral questions made up the questionnaires.

**More validity testing.** In preparation for utilizing the three questionnaires, several different validity tests were run on the instruments. All of the different means to check for validity proved useful and ultimately proved the instruments to be valid. From a statistical standpoint, the questionnaires could have been tested for their statistical validity. Not pursuing this means of validity testing left some questions as the cognitive statistical data was being processed. In the end, the outcomes were not affected, but had the questionnaires been scrutinized more closely, some of the questions could have been rewritten to ask for the desired information more accurately.

Having several groups complete the questionnaires as a part of the validity testing would have also been beneficial. Most of the testing utilized in preparation for the study was concerned with content validity. Having groups complete the questionnaires in advance would have helped with some of the logistical aspects of the instruments and made their design more seamless.

**Communicating complexity of themes.** While running statistical validity checks on the Likert scale based cognitive questions would have allowed for rewriting some of the cognitive questions, randomly recruiting some people to help ensure that the complexities of the eight New Testament themes regarding wealth and possessions were

being accurately conveyed on the surveys (both in the Likert scale cognitive questions and in the open-ended behavioral statements) would have been valuable. Respondents at times supplied information that did not match the intended result (especially in the open-ended behavioral statements). These wayward responses may indicate that the respondents did not clearly understand what was being asked.

Another way to communicate the complexity of the eight New Testament themes more clearly would have been to utilize more lists of potential behaviors (similar to the one list used on the second posttest questionnaire) to determine behaviors the participants began practicing as a result of their participation in Financial Peace University. Instead of using the eight open-ended statements to ascertain behaviors the respondents were practicing, the participants could have been asked to select behaviors they began practicing as a result of their participation in Financial Peace from multiple lists comprised of researcher-defined behaviors (including behaviors reflecting the New Testament themes related to wealth and possessions).

**Demographic questions related to the themes.** The demographic questions used at the beginning of each questionnaire tended to ask questions regarding the participants' church activities. In the midst of evaluating the data, it became clear that many of the activities that were presented for the participants to indicate participation in had little, if anything, to do with the research questions of the study or the eight New Testament themes regarding wealth and possessions. Some of the demographic questions did provide interesting information, but crafting those questions to provide more specific information related to the study would have been helpful. Asking questions about participation in missions, serving the marginalized, or giving to people who cannot repay

may have helped define more clearly the behaviors in which the participants were engaged.

### **Participants**

The individuals who participated in this study were extremely helpful. They were patient and persevered through three questionnaires spread across six months. A few changes could have been made to the organization of participants and the way they were selected that would have greatly helped the study.

**Control group.** Utilizing a control group for the study would have been an asset. Having a group of people who were completing the surveys but not taking Financial Peace would have added extra credence to the results of the study and would have also helped determine whether the results were a result of chance, were caused by intervening variables, or were actually influenced by participation in Financial Peace. The control group could have easily been comprised of randomly selected people and the contribution might have been important.

**Number of people completing study.** At the beginning of the study, I assumed plenty of participants would complete all three surveys. The combination of class attrition and six months' passing caused numerous people not to complete a second and/or third questionnaire. The easiest way to increase the number of people completing all three surveys would be to increase the number of people who began the study. An increase in participants could have been accomplished by having more churches/classes participate in the study. In order to have more people participate, contacting the Financial Peace course leaders earlier would have been beneficial. Contacting the Lampo Group and

inquiring about Ramsey endorsing the study may have led some of the more hesitant leaders to allow their groups to participate.

**Data collection.** Overall for the type of study with multiple questionnaires, the data collection worked very well. In line with the desire to see more people complete all three surveys, running the survey at multiple times of the year may have helped. Having surveys from different seasons may have increased the number of surveys returned.

Several extenuating circumstances may have affected the data collection for this study. One was seeking to collect the final survey in the middle of the summer. Had the final survey been completed during the school year, the response may have been better. Also, as the final group was set to return their final survey, Hurricane Ike struck the greater Houston area. Many of the people who might have returned a third survey did not. The change in the economic climate in the late summer of 2008 may have affected the return rate, too.

Finally, collecting the final survey via Internet would have been wise. Having the participants share mailing addresses, going through the process of mailing surveys, and trying to maintain anonymity was difficult. If the final survey had been conducted online, the return might have been greater.

### **Recommendations**

According to this study, Financial Peace University does not adequately teach the eight New Testament themes regarding wealth and possessions. Even with the positive change that was seen related to the Worldview and God Owns themes, Financial Peace offers too much conflicting information and ignores too many other important aspects of the New Testament ethic related to wealth and possessions to make a statement that

Financial Peace teaches “God’s system for understanding money” (*Dave Ramsey’s Financial Peace University Workbook* 266).

The assumption held by many churches (and perhaps by Ramsey himself) that Financial Peace presents a biblically based picture of handling wealth and possessions is based in naïveté and ignorance. A collection of Bible verses woven into twelve self-centered, wealth-building lessons cannot guarantee that a person graduates from Financial Peace understanding what the Bible says about important issues such as wealth and possessions. Even the final lesson that more seriously addresses biblical issues related to wealth and possessions only begins to scratch the surface. The final lesson alone is far from presenting a complete picture of what the Bible and the New Testament, in particular, necessitate with regard to managing wealth and possessions.

Even though Financial Peace falls short on advancing the full picture of what the New Testament suggests is a proper understanding and use of wealth and possessions, Financial Peace is not useless. It must, however, be used with a full understanding of what it is and what it is not. Financial Peace is a helpful personal financial planning and management course. The work that it does to help people alleviate personal debt and become more proactive in money management is powerful, and those two actions alone may open the door for a person to begin to think effectively about biblical issues related to wealth and possessions.

Financial Peace may be utilized to aid in the American church’s desire to address issues related to wealth and possessions in several ways. First, Financial Peace may prove to be a good first step for people who have never been taught or even thought about these types of issues. Ramsey adamantly emphasizes that financial debt is bondage, and

suggesting that until someone can address those dominant issues in his or her life he or she will not be prepared to think more deeply or more openly about what God may desire for their finances or possessions may be feasible.<sup>43</sup>

Another way that Financial Peace might be utilized is to amend the lessons, even if the Lampo Group and Ramsey might not look kindly on it. In the course of presenting Financial Peace, adding some addendums to the lessons to encourage people to think biblically about the issues presented by Ramsey could be helpful. This approach may prove difficult when some lessons are completely antithetical to the New Testament ethic regarding wealth and possessions. Although introducing, even on an elementary level, the biblical themes may prove beneficial to helping someone form his or her personal understanding and behaviors regarding wealth and possessions.

In reality, Financial Peace is a personal financial management course taught by a Christian that is being packaged and sold as something it is not (i.e., a biblical picture of proper stewardship). The recommendations up to this point have all centered on trying to keep curricula with a focus on something other than the desired goal (a cognitive understanding and behavioral adaptation of the New Testament themes related to wealth and possessions) by amending it with more biblically based material. While amending Financial Peace may help open the door for a better biblical understanding, ultimately this approach will not succeed in addressing the New Testament issues of wealth and possessions. The final recommendation, then, is to write a new study.

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<sup>43</sup> Prior to the study, I thought that Financial Peace might be a good beginning dialogue of proper stewardship of wealth and possessions. The results of the study may suggest otherwise. According to Table 4.17 (p. 144), people with higher amounts of debt responded more strongly to the biblical themes that were presented in Financial Peace, which may suggest that helping a person get out of debt first and then teaching them what the Bible says about wealth and possessions is not wise. The people with the highest sense of urgency may be people who are most prepared to hear and understand the New Testament ethic regarding wealth and possessions.

A new study that started with the eight New Testament themes related to wealth and possessions and was built upon helping people understand those themes and apply them in their daily lives could be hugely transforming for the American church. Rather than trying to force the biblical themes into Financial Peace, in a new study it would be possible to utilize some of the effective tools from a study like Financial Peace, but only in the context of how they advance or support the goal of teaching people a truly biblical perspective on wealth and possessions. A new study would allow the addition of pieces related to God's purposes for money and using personal resources as a bridge for hospitality and relationships (especially with regard to people outside of one's ethnic, racial, social, and economic boundaries). A new study would make teaching about the way the Bible uses terms such as rich and poor and how disciples are to demonstrate God's heart for the poor by actively demonstrating mercy possible. Furthermore, in a new study, Financial Peace's faulty understanding about accumulating wealth could be reversed and taught in line with the biblical notions that wealth and possessions are a distraction to relationship with God and must not become idols or take the place of properly storing up "treasure in heaven."

Any new study should be equally as practical and applicable in the student's life as Financial Peace University. Financial Peace has presented a model of a successful study, and that model would work with a complete biblical picture of wealth and possessions. The effect that a study wholly focused on advancing the true biblical picture of wealth and possessions could make on behalf of the kingdom of God is immeasurable.



### **Postscript**

American society is consumed by money, possessions, and the desire for more, but hopefully, a day is coming in the not-too-distant future when the American church will rise up as true representatives of the new age in which Jesus initiates and calls all followers to live. On that day, the way of American culture that causes us to want to live like kings (Twain) will fade away as a distant memory and be replaced by a new ethic for the way we view and use money and possessions. Gone will be the days of more and more and more. Gone will be the days of me and me and me. And in their place will be an American church that is consumed with God, striving for his purposes, and the accumulation of eternal treasures that “no thief comes near and no moth destroys” (Luke 12:33). The American church of the not too distant future will be a people pursuing relationships that bring glory to God. They will be a people who cross boundaries and build freeing relationships, and the American church of the future will utilize personal resources given by God to care, love, and demonstrate compassion.

This new American church is not just a dream. It can be a reality, but it will only come to fruition when the church chooses to take the words of Scripture seriously, chooses to stop endorsing the ways of current culture, and lifts its prophetic voice to tell the world of the hope of a better way.

## APPENDIX A

### Pre-Financial Peace University Survey

Thank you for agreeing to complete this survey. This is the first of three surveys on Financial Peace University. Your answers to the questions below will help to determine the effectiveness of Financial Peace University. Please complete all the items on the survey.

***Your anonymity is very, very important.*** No data will be collected that in any way could be associated with you personally. In order to insure your anonymity, the researcher needs to use a code for each questionnaire. Please answer the following two questions to create your own personal code that will maintain your anonymity as a respondent:

What are the last two letters of your mother's maiden name? \_\_\_\_\_

What are last two digits of your Social Security number? \_\_\_\_\_

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What is your gender?

- Female
- Male

What is your age? \_\_\_\_\_ years old

Highest level of education completed:

- Elementary
- High school graduate
- Associates degree
- Bachelors degree
- Graduate degree

Your marital status:

- Never married
- Married
- Separated
- Divorced
- Widowed

Approximately how often do you attend Christian worship services?

- 0 to 1 time per month
- 2 to 3 times per month
- 4 or more times per month

What church activities do you regularly participate in (other than Financial Peace University)? Check all that apply.

- Bible study program
- small group
- worship services
- musical group
- serving in a ministry within the church
- leadership committee
- other (please list) \_\_\_\_\_

How frequently do you participate in any church activities (other than Financial Peace University) **sponsored by the church that is hosting your Financial Peace University group?**

- 0 to 1 time per week
- 2 to 3 times per week
- 4 or more times per week

**After each of the following statements, please mark the response that represents your understanding.**

Christians should use their personal resources (including but not limited to wealth and possessions) to demonstrate generosity and kindness to people who are not of the same ethnic, racial, social, and economic class as themselves.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

God is the real owner of a person's money and possessions.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

Money and possessions can be a hindrance to relationship with God.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

Christians are responsible for using their wealth and possessions to provide for and sustain their own lives.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

God is more interested in persons of lower social status than persons with high social status.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

Being a Christian transforms a person's understanding of the world.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

It is customary in relationships to repay an act of kindness or generosity with a similar act of kindness or generosity.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

Pursuing more money and more possessions is one of God's goals for humanity.

- Strongly agree     Agree     Disagree     Strongly disagree

Christians should give more and show more kindness to people who are of the same ethnic, racial, social, and economic class as themselves.

- Strongly agree     Agree     Disagree     Strongly disagree

God has desires for the way that a person uses his or her money and possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

Personal wealth and possessions can be a source of personal identity.

- Strongly agree     Agree     Disagree     Strongly disagree

Working for the accumulation of wealth and possessions is an important responsibility of a Christian.

- Strongly agree     Agree     Disagree     Strongly disagree

Wealthy persons should be shown preferential treatment over the poor.

- Strongly agree     Agree     Disagree     Strongly disagree

For Christians, wealth and possessions should have no controlling significance in their lives.

- Strongly agree     Agree     Disagree     Strongly disagree

Relationships with persons who cannot repay acts of kindness or generosity are beneficial to the person offering kindness or generosity.

- Strongly agree     Agree     Disagree     Strongly disagree

God desires for people to have more money and more possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

Showing generosity and kindness to people who are outside of a person's ethnic, racial, social and economic boundaries should only be done in extreme cases.

- Strongly agree     Agree     Disagree     Strongly disagree

It is possible to use personal finances and possessions for God's purposes.

- Strongly agree     Agree     Disagree     Strongly disagree

People's relationships with God would improve if they had less money and fewer possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

It is possible to receive reward from God and maintain focus on personal money and possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

In order to live as an authentic Christian, a Christian must actively care for the marginalized of society.

- Strongly agree     Agree     Disagree     Strongly disagree

Living as a Christian affects the ways a person uses his or her money and possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

For Christians, relationships where nothing is received in return for their efforts of kindness and generosity are preferable to relationships where something is given in return.

- Strongly agree     Agree     Disagree     Strongly disagree

God's priorities are greater than the pursuit of more personal wealth and more possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

Describe ways you make serving God the primary purpose of your life instead of making acquiring wealth and possessions the primary purpose of your life.

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Describe examples of friendships you have initiated or maintained with persons of lower status than you, the poor, or the marginalized of society.

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Describe ways you have demonstrated God's ownership of your money and possessions.

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Describe ways that you have grown closer to God through the increase or decrease of wealth or possessions.

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Describe ways you pursue God's priorities in your life.

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Describe instances where you have used your personal resources (wealth, possessions, influence, abilities, etc.) to show kindness or generosity to persons who are not of the same ethnic, racial, social, and economic class as yourself.

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Describe examples from your own life experience when you have avoided giving special treatment to wealthy people or people of higher social status.

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Describe your ways your Christian faith affects or does not affect your understanding and use of money and possessions.

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**Please choose one answer for each of the following questions:**

What is your approximate annual household income before taxes?

- Under \$40,000
- Between \$40,000 and \$79,999
- Between \$80,000 and \$119,999
- \$120,000 or more

Approximately how much of your annual household income do you give to the local church?

- \$0 to \$99 per month
- \$100 to \$249 per month
- \$250 to \$499 per month
- \$500 to \$749 per month
- \$750 to \$999 per month
- \$1,000 or more per month

Approximately how much of your annual household income do you give to ministries or charities **other than the local church**?

- \$0 to \$99 per month
- \$100 to \$249 per month
- \$250 to \$499 per month
- \$500 to \$749 per month
- \$750 to \$999 per month
- \$1,000 or more per month

What is your approximate household debt (not including mortgage)?

- No debt
- \$1 to \$999
- \$1,000 to \$9,999
- \$10,000 to \$29,999
- \$30,000 to \$49,999
- More than \$50,000

Thank you for your willingness to complete this survey. By completing this survey you consent to have your anonymous data processed and used by the researcher.

## APPENDIX B

### Post-Financial Peace University Survey I

Thank you for agreeing to complete this survey. This is the second of three surveys on Financial Peace University. Your answers to the questions below will help to determine the effectiveness of Financial Peace University. Please complete all the items on the survey.

***Your anonymity is very, very important.*** No data will be collected that in any way could be associated with you personally. In order to insure your anonymity, the researcher needs to use a code for each questionnaire. Please answer the following two questions to create your own personal code that will maintain your anonymity as a respondent:

What are the last two letters of your mother's maiden name? \_\_\_\_\_

What are last two digits of your Social Security number? \_\_\_\_\_

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Approximately how often do you attend Christian worship services?

- 0 to 1 time per month
- 2 to 3 times per month
- 4 or more times per month

What church activities do you regularly participate in (other than Financial Peace University)? Check all that apply.

- Bible study program
  - small group
  - worship services
  - musical group
  - serving in a ministry within the church
  - leadership committee
  - other (please list) \_\_\_\_\_
- 

How frequently do you participate in any church activities (other than Financial Peace University) **sponsored by the church that is hosting your Financial Peace University group?**

- 0 to 1 time per week
- 2 to 3 times per week
- 4 or more times per week



**After each of the following statements, please mark the response that represents your understanding.**

Christians should use their personal resources (including but not limited to wealth and possessions) to demonstrate generosity and kindness to people who are not of the same ethnic, racial, social, and economic class as themselves.

- Strongly agree     Agree     Disagree     Strongly disagree

God is the real owner of a person's money and possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

Money and possessions can be a hindrance to relationship with God.

- Strongly agree     Agree     Disagree     Strongly disagree

Christians are responsible for using their wealth and possessions to provide for and sustain their own lives.

- Strongly agree     Agree     Disagree     Strongly disagree

God is more interested in persons of lower social status than persons with high social status.

- Strongly agree     Agree     Disagree     Strongly disagree

Being a Christian transforms a person's understanding of the world.

- Strongly agree     Agree     Disagree     Strongly disagree

It is customary in relationships to repay an act of kindness or generosity with a similar act of kindness or generosity.

- Strongly agree     Agree     Disagree     Strongly disagree

Pursuing more money and more possessions is one of God's goals for humanity.

- Strongly agree     Agree     Disagree     Strongly disagree

Christians should give more and show more kindness to people who are of the same ethnic, racial, social, and economic class as themselves.

- Strongly agree     Agree     Disagree     Strongly disagree

God has desires for the way that a person uses his or her money and possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

Personal wealth and possessions can be a source of personal identity.

- Strongly agree     Agree     Disagree     Strongly disagree

Working for the accumulation of wealth and possessions is an important responsibility of a Christian.

- Strongly agree     Agree     Disagree     Strongly disagree

Wealthy persons should be shown preferential treatment over the poor.

- Strongly agree     Agree     Disagree     Strongly disagree

For Christians, wealth and possessions should have no controlling significance in their lives.

- Strongly agree     Agree     Disagree     Strongly disagree

Relationships with persons who cannot repay acts of kindness or generosity are beneficial to the person offering kindness or generosity.

- Strongly agree     Agree     Disagree     Strongly disagree

God desires for people to have more money and more possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

Showing generosity and kindness to people who are outside of person's ethnic, racial, social and economic boundaries should only be done in extreme cases.

- Strongly agree     Agree     Disagree     Strongly disagree

It is possible to use personal finances and possessions for God's purposes.

- Strongly agree     Agree     Disagree     Strongly disagree

People's relationships with God would improve if they had less money and fewer possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

It is possible to receive reward from God and maintain focus on personal money and possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

In order to live as an authentic Christian, a Christian must actively care for the marginalized of society.

- Strongly agree     Agree     Disagree     Strongly disagree

Living as a Christian affects the ways a person uses his or her money and possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

For Christians, relationships where nothing is received in return for their efforts of kindness and generosity are preferable to relationships where something is given in return.

- Strongly agree     Agree     Disagree     Strongly disagree

God's priorities are greater than the pursuit of more personal wealth and more possessions.

- Strongly agree     Agree     Disagree     Strongly disagree

**Please indicate the frequency you have been exposed to the following sources, since your Financial Peace University group began:**

sermons on money, finance, possessions, and/or stewardship

- 0 times     1-2 times     3-5 times     6 or more times

church activities (other than Financial Peace University) related to money, finance, possessions, and/or stewardship

- 0 times     1-2 times     3-5 times     6 or more times

a financial counselor or planner

- 0 times     1-2 times     3-5 times     6 or more times

books, magazines, newspapers, or other print material pertaining to financial practices and understandings

- 0 times     1-3 times     4-8 times     9-14 times     15 or more times

websites or computer programs geared toward financial practices and understanding

- 0 times     1-3 times     4-8 times     9-14 times     15 or more times

television programs, video recordings, radio programs, podcasts, or audio recordings pertaining to money and possessions

- 0 times     1-3 times     4-8 times     9-14 times     15 or more times

Thank you for your willingness to complete this survey. By completing this survey you consent to have your anonymous data processed and used by the researcher.

## APPENDIX C

### Post-Financial Peace University Survey II

Thank you for agreeing to complete this survey. This is the last of three surveys on Financial Peace University. Your answers to the questions below will help to determine the effectiveness of Financial Peace University. Please complete all the items on the survey.

***Your anonymity is very, very important.*** No data will be collected that in any way could be associated with you personally. In order to insure your anonymity, the researcher needs to use a code for each questionnaire. Please answer the following two questions to create your own personal code that will maintain your anonymity as a respondent:

What are the last two letters of your mother's maiden name? \_\_\_\_\_

What are last two digits of your Social Security number? \_\_\_\_\_

What is the name of the church that sponsored your Financial Peace University class?

Approximately how often do you attend Christian worship services?

- 0 to 1 time per month
- 2 to 3 times per month
- 4 or more times per month

What church activities do you regularly participate in (other than Financial Peace University)? Check all that apply.

- Bible study program
- small group
- worship services
- musical group
- serving in a ministry within the church
- leadership committee
- other (please list) \_\_\_\_\_

How frequently do you participate in any church activities (other than Financial Peace University) **sponsored by the church that hosted your Financial Peace University group?**

- 0 to 1 time per week
- 2 to 3 times per week
- 4 or more times per week

Describe ways you make serving God the primary purpose of your life instead of making acquiring wealth and possessions the primary purpose of your life.

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Describe examples of friendships you have initiated or maintained with persons of lower status than you, the poor, or the marginalized of society.

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Describe ways you have demonstrated God's ownership of your money and possessions.

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Describe ways that you have grown closer to God through the increase or decrease of wealth or possessions.

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Describe ways you pursue God's priorities in your life.

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Describe instances where you have used your personal resources (wealth, possessions, influence, abilities, etc.) to show kindness or generosity to persons who are not of the same ethnic, racial, social, and economic class as yourself.

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Describe examples from your own life experience when you have avoided giving special treatment to wealthy people or people of higher social status.

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Describe your ways your Christian faith affects or does not affect your understanding and use of money and possessions.

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**Please continue the survey on the following page.**

**Please check all of the behaviors that you are currently practicing as a result of your participation in Financial Peace University.**

- |  |   |
|--|---|
| <input type="checkbox"/> evaluating the use of money based on God's perspective  | <input type="checkbox"/> working to eliminate personal debt   |
| <input type="checkbox"/> maintaining a personal budget   | <input type="checkbox"/> operating from an understanding that God owns all of "your" money                              |
| <input type="checkbox"/> placing God's desires ahead of personal finances  | <input type="checkbox"/> seeking financial counsel from knowledgeable source  |
| <input type="checkbox"/> increasing personal savings   | <input type="checkbox"/> strategically investing financial resources  |
| <input type="checkbox"/> reducing personal wealth as to not interfere with personal relationship with God                  | <input type="checkbox"/> preparing a will   |
| <input type="checkbox"/> intentionally serving the poor  | <input type="checkbox"/> avoiding the accumulation of more possessions  |
| <input type="checkbox"/> giving sacrificially of your resources  | <input type="checkbox"/> giving ten percent (tithing) or more to a local church   |
| <input type="checkbox"/> allowing all of your money to be available for God's purposes                                     | <input type="checkbox"/> demonstrating kindness and generosity toward people that society ignores                       |
| <input type="checkbox"/> seeking contentment with current amounts of money   | <input type="checkbox"/> teaching children proper ways to manage money responsibly                                      |
| <input type="checkbox"/> pursuing ethical practices with regard to finances  | <input type="checkbox"/> taking strides to not let identity be derived from personal wealth or possessions              |
| <input type="checkbox"/> seeking and maintaining relationships with persons of lower status, the poor, or the marginalized | <input type="checkbox"/> giving to ministries and organizations for the purpose of investing in the ongoing work of God |

**Please indicate the frequency you have been exposed to the following sources, since your Financial Peace University group began:**

sermons on money, finance, possessions, and/or stewardship

- 0 times     1-2 times     3-5 times     6 or more times

church activities (other than Financial Peace University) related to money, finance, possessions, and/or stewardship

- 0 times     1-2 times     3-5 times     6 or more times

a financial counselor or planner

- 0 times     1-2 times     3-5 times     6 or more times

books, magazines, newspapers, or other print material pertaining to financial practices and understandings

- 0 times     1-3 times     4-8 times     9-14 times     15 or more times

websites or computer programs geared toward financial practices and understanding

- 0 times     1-3 times     4-8 times     9-14 times     15 or more times

television programs, video recordings, radio programs, podcasts, or audio recordings pertaining to money and possessions

- 0 times     1-3 times     4-8 times     9-14 times     15 or more times

**Please choose one answer for each of the following questions:**

What is your approximate annual household income before taxes?

- Under \$40,000  
 Between \$40,000 and \$79,999  
 Between \$80,000 and \$119,999  
 \$120,000 or more

Approximately how much of your annual household income do you give to the local church?

- \$0 to \$99 per month  
 \$100 to \$249 per month  
 \$250 to \$499 per month  
 \$500 to \$749 per month  
 \$750 to \$999 per month  
 \$1,000 or more per month

Approximately how much of your annual household income do you give to ministries or charities **other than the local church**?

- \$0 to \$99 per month  
 \$100 to \$249 per month  
 \$250 to \$499 per month  
 \$500 to \$749 per month  
 \$750 to \$999 per month  
 \$1,000 or more per month

What is your approximate household debt (not including mortgage)?

- No debt  
 \$1 to \$999  
 \$1,000 to \$9,999  
 \$10,000 to \$29,999  
 \$30,000 to \$49,999  
 More than \$50,000

Thank you for your willingness to complete this survey. Please place your completed survey in the pre-addressed, pre-stamped envelope enclosed with this survey and put it in



the mail at your earliest convenience. By completing this survey you consent to have your anonymous data processed and used by the researcher.

## APPENDIX D

### Pre-Financial Peace University Survey Cover Letter to Group Leaders

Winter 2008

Dear Financial Peace University Group Leader,

Thank you, thank you, thank you! I can't tell you how grateful I am for your willingness to let your FPU class be included in my survey pool. Finding 300 people in United Methodist churches in the metro Houston area who are taking FPU is no small task; so your agreeing to let your group be included is a huge help for my research.

There are some particular details that I need you to pay attention to as you distribute and return the surveys. Please read the following information closely and complete the steps just as they are recorded. (This will help make sure that all of the respondents from all the different churches are answering the surveys in the same manner.)

Included with this letter are your surveys. You should have enough for your entire group(s). If you don't, please contact me and I'll get more to you. Also included with this letter is a group information form. Please complete the information on that form and return it with your first set of surveys.

At your first FPU class meeting, it would be best if the first thing your class participants do is complete the survey. **It is absolutely crucial that they complete the survey before they watch any video produced by FPU.** I would suggest this order for your first class:

- Before the class, complete the group information form and place it in the envelope that will be mailed to me.
- Once the class begins, welcome the class.
- Tell them about this opportunity to help influence how the church addresses issues regarding wealth and possessions. Tell them that there will be three surveys (one during the first class, one after the last class, and one that will be mailed to them three months after finishing the class). Stress that the surveys are completely and absolutely anonymous. Also, stress that these will not be seen by anyone in their local church or anyone related to Financial Peace.
- Please tell them that they do not have to participate but that it would be very, very, very helpful if they did. If they participate, they need to plan to complete all three surveys.
- Under no circumstances can you mention my name, where I live, or the church with which I am associated. You may tell the course participants that the researcher is a doctoral student and a United Methodist pastor.
- Distribute the surveys. The first one is the longest and should take no more than 15-20 minutes to complete.

- Allow the participants to bring their surveys forward and place them in the envelope that will be mailed to me. Again ensure that the participants know that all their information is anonymous.
- After all surveys are collected, seal the envelope in front of the class.
- Distribute FPU materials and show FPU videos.
- After the class session, drop the envelope in the mail.

Again, thank you so much for your help. If you have any questions or need any help with this, please do not hesitate to contact me (281-686-5997).

Gratefully,

Nolan Donald

## APPENDIX E

### Post-Financial Peace University Survey I Cover Letter to Group Leaders

Spring 2008

Dear FPU Facilitator,

Thank you for allowing your FPU class to complete surveys as a part of my doctoral research. Your group's surveys are a wonderful contribution to the overall success and validity of my project. I look forward to the results!

Included with this letter are your surveys and sheets for the participants to record their mailing address (more information on that below). As with the first survey, there are some details that I need you to pay particular attention to as you distribute and return the surveys. Your attention to these details helps ensure that all the surveys in all the different churches are being administered in the same manner.

Here are some guidelines for your last class session:

- As the final class begins, remind the participants about their participation in this research project. Remind those who completed the first survey that the information they are providing on these three surveys (the one from the beginning of the class, the one they will complete during the final class session, and the one that will be mailed to them in three months) will influence how the church addresses issues regarding wealth and possessions. Remind them that all of the surveys are completely anonymous and that no one in your local church or associated with Financial Peace will see the results.
- Tell the participants that at the close of the class session those people who completed the first survey need to stay and complete the second survey and supply their mailing information for the third survey. Please strongly encourage everyone who completed the first survey to stay and complete the second survey and supply their mailing information. **Without the individual completing all three surveys their results are useless in the research project.** This survey will take between 5 and 10 minutes to complete.
- Please make sure that you do not mention my name, where I live, or the church I serve. You may tell the class participants that the researcher is a United Methodist pastor and a doctoral student.
- For this survey, **it is absolutely crucial that it not be completed until the final FPU video has been shown in its entirety.**
- After the video is over (or after the class session ends), distribute the surveys to the participants who completed the first survey.
- As they complete the survey, have them bring the survey forward and place it in the enclosed envelope that will be returned to me.
- After they have completed the survey, **it is imperative that they record their mailing address on one of the enclosed sheets entitled "Mailing Addresses for**

**Survey 3 (Post-Financial Peace University Survey II)**". Please reassure the participant that there is no way for me to link their mailing address to their individual survey results, but in order to complete the research, the final survey must be mailed to them in three months. Please stress that their anonymity is of the utmost importance, but without their supplying their mailing address, the results from their first two surveys will be invalid.

- After all respondents have completed their surveys and provided their mailing address, place the mailing address sheets inside of the provided envelope and seal the envelope.
- Drop the envelope in the mail at your earliest convenience.

Again, thank you so very much for your help with this project. If you have any questions, please do not hesitate to contact me (281-686-5997 or [ndonald@whatisgrace.org](mailto:ndonald@whatisgrace.org)).

Gratefully,

Nolan Donald



## APPENDIX G

### Post-Financial Peace University Survey II Cover Letter to Participants

Date: Summer 2008

To: FPU Survey Participant

From: Doctoral Student/FPU Researcher (To maintain the integrity of the research, the researcher must stay anonymous.)

**RE: Please Complete and Mail Final FPU Survey Today**

Thank you. Thank you. Thank you! I am very grateful for your participation in the research for my dissertation. Your willingness to complete these three surveys will make a tremendous difference in my ability to present accurate and reliable statistics regarding the effectiveness of Financial Peace University.

As grateful as I am for your completing the first two surveys in my research, **your results will be incomplete and your efforts on the first two surveys will be negated without completion of this third survey.** Will you please take a few minutes right now and complete the enclosed survey, put it in the enclosed pre-addressed, pre-stamped envelope, and drop it in the mail?

As you work through the survey, please complete it by yourself with no input from anyone else, and please finish the entire survey. Your anonymity is extremely important in this survey so please be sure to fill in the code information at the top of the first page. Finally, to make sure that your survey can be grouped with your FPU class, please make sure to list the name of the church that sponsored your class in the appropriate blank.

On behalf of my research and your efforts to this point, **I cannot urge you strongly enough (I'm really begging you!) to please, please, please complete and return this third survey.** Your completed survey will make a huge contribution to the overall success of this project.

Thanks again for your willingness to participate in this survey.

APPENDIX H

Post-Financial Peace University Survey II Follow-Up Postcard I

**Have you completed and returned  
your final Financial Peace survey?**

If you have, thank you very much. Your investment in the outcome of this research project is greatly appreciated!

If you have not returned your finished survey yet, **please take a few minutes and send it in today!** Every survey that is returned strengthens the results of the project, and your results are needed!!! Thank you for your participation!

*If you did not receive your survey or need another copy, please email [fpusurvey@gmail.com](mailto:fpusurvey@gmail.com) with your name and mailing address and one will be mailed to you immediately.*

**PLEASE complete your *last*  
Financial Peace Survey!**

2014 Bluffton Lane  
Katy, TX 77450



APPENDIX I

Post-Financial Peace University Survey II Follow-Up Postcard II

**This is your last chance to submit  
your Financial Peace survey!!!**

**Please take a minute and send in your survey! I need 8 more surveys to complete this project. Will you please send yours today? Will you please urge your FPU classmates to return theirs? Even your partially completed survey makes a difference! You've come this far; please return your survey today! (*I'm begging!*)**

If you have already returned your survey, thank you so much! If you would like to receive a summary of the findings from the research, please email [fpusurvey@gmail.com](mailto:fpusurvey@gmail.com). Thanks.

*If you did not receive your survey or need another copy, please email [fpusurvey@gmail.com](mailto:fpusurvey@gmail.com) with your name and mailing address and one will be mailed to you immediately.*

**PLEASE complete your *last*  
Financial Peace Survey!**  
2014 Bluffton Lane  
Katy, TX 77450

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