

Money anxiety and the ministry

By [Carol Howard Merritt](#)

March 4, 2014

I grew up in the midst of the Prosperity Gospel movement, and it's left its mark, I'm afraid. I believed that God would bless (meaning *financially* bless) those who served the Almighty. It wasn't only that money came with service to God, but financial reward also came with God's *favor*.

The gospel was like one of those jewelry commercials in early February: love could be quantified by the value of goods received. Like Santa: God gave to those on the good list. Like the myths of capitalism: God rewarded those who work the hardest.

Of course, it didn't take a long time working in Chicago to understand that people on the Gold Coast didn't love Jesus more than those in the housing projects. In fact, among those I personally knew, it was quite the opposite.

But it's still there. I somehow still have a gut reaction that God's love and money are entwined. It's not there when I look at others; it's easy to see their goodness. I become aware of the entanglement when I think about myself. I understand intellectually that it's not the case, but emotionally is something else all together.

I try to employ the Buddhist practice of detachment when it comes to money. I try to keep a dispassionate view. I don't care too much about it. If we have enough for our mortgage payment, food, a few clothes and books, I'm good. We fumble along with one car. Vacations are lovely, but hotel vacations are certainly a luxury we give up most years. We staycation or mooch off of family and friends.

When we have money, we usually splurge on soap or going to the more expensive grocery store that's closer to our house. We try to give money to friends who need it—which is a pretty common occurrence.

When we don't have enough, I stress. I juggle. I run figures in my head until the numbers take on a frenetic acrobatic quality, tumbling and flipping from one column to the next until they settle down into something manageable, which can take months. The anxiety absorbs my energy during the day, and then leaves me restless

at night. In my worst years, I took those jitters into work with me and let them enter into our congregational budget discernment.

But the worst part about it is the shame. Shame that I wasn't smart enough, frugal enough, strategic enough. I begin to wonder about my call, because if I were truly called, wouldn't I be like one of those lilies in the field? Then I start praying, naming all the things I've done wrong in my life, wondering where I made the turn away from God's purpose for me. And then it happens. I realize that in my gut, I think God is punishing me for something. God is showing disapproval.

The troubles pass. It's hard to understand how it happens, but a check for an article that I wrote months ago arrives in the mail. Someone commissions a painting. An unexpected consulting job comes through. Someone brings us vegetables from their garden. These little graces visit us, like manna appearing on our front lawn.

God-loving people are poor. People go into bankruptcy every day. Good, faithful people whom God loves dearly. Ministers foreclose on their homes all the time. We have a cruel economy that forces us to go into debt (mortgage, school loans, car debt), then turns around to degrade us for being in debt. We have a culture where it makes more sense to borrow from a bank (at 24 percent interest) than from family members when a crisis occurs. I can't make sense of all of it. But I can say, that I'm thankful that through all these years of stress and juggling, so far, small miracles happen. I am thankful that in my anxiety, I become a little more aware of the gifts that surround me.