

Money: A tool to live out your faith

Thrivent Financial hopes to connect faith and finances in the minds and hearts of believers.

How many of us grew up hearing Benjamin Franklin's famous adage: "A penny saved is a penny earned"? Whether or not we adopted as our own this approach to managing money, we understood the principle that financial security has less to do with how much we earn than with what we do with those pennies and dollars.

Franklin also cautioned: "Money has never made man happy, nor will it; there is nothing in its nature to produce happiness. The more of it one has the more one wants." It's an age-old quandary. We need money to acquire basic necessities such as shelter, food and clothing. And then there are expenses such as education, transportation and healthcare. Where exactly is the line between consuming material goods and being consumed by them?

"As Christians, we are bombarded every day by messages that society tells us about money," says Callie Briese, Manager of External Relations at Thrivent Financial®, a Minneapolis-based fraternal benefit society that provides its members with financial solutions and life insurance products. "These messages are often incorrect, or they are partial truths. At Thrivent, our mission is to remind people that money is a tool to help them live out their faith. We help Christians make wise money decisions so they can protect themselves against the unexpected and plan for retirement, looking at money as a tool, not a goal. Generosity is a big part of being wise with money."

The topic of money and financial management makes many people uncomfortable. Briese points out that we often have difficulty trusting God and it seems easier to trust something tangible, such as money. "We look at it as a tangible thing but we tend to have an emotional connection to money, which is unhealthy. In the Bible, we see God telling Christians to live generously and to help others. Christians have the foundation of our faith and an opportunity to make a difference in the lives of others. Everyone struggles with money. Everyone is told stuff will make you happy. But it won't. Christians can recognize that from a faith perspective."

Thrivent's clients have a variety of needs, from life or disability insurance to retirement planning or student loans. Briese says the commonality they share is a desire to use their money in a way that allows them to connect their faith and their finances. "They want to make *wise* money decisions as opposed to *smart* ones."

"Generosity" programs for members create opportunities for them to experience being generous in profound ways. Twice a year, Thrivent Action Teams receive a kit that includes seed money. They identify a need and take immediate action to fulfill it, engaging in the community with generosity. Of the 2.3 million members across the country, over 50,000 led action teams in 2015. More than 1 million participants volunteered approximately 5.5 million hours

and raised \$54.8 million.

Through the Thrivent Choice program, members can help direct funding. "It's charitable money that Thrivent gives back to communities," says Brieese, "but we ask them where they'd like to direct the funds. Members get to experience generosity in a cool way." In 2015, over 300,000 members participated and Thrivent distributed \$54.3 million in charitable grant funds to nearly 30,000 churches and non-profit organizations.

Thrivent also partners with Habitat for Humanity and committed \$12 million to help fund 816 home that were built or repaired in 2015, both in the United States and in developing countries. More than 50,000 people volunteered over 420,000 hours and served 2,067 individuals.

"I think it's in our DNA at Thrivent, this idea of generosity," says Brieese. "The programs are optional but people respond positively." Brieese adds that it can be easy to compartmentalize our faith, whereas we should connect our views about money with our faith and question our biases and attitudes against what the Bible says. "It's important to ask how our faith informs what we do with our money. It's an ongoing struggle and a fluid conversation we're always having with God."