



# Moneycare Week

## Leader's notes

### Introduction

### History of Moneycare services

Moneycare began in direct response to local need, starting in Rockdale (Sydney, NSW) in 1977. The corps displayed a sign at bus stations and areas around the nearby airport asking if people needed help and support in any way. Many of the ensuing needs had a financial angle, and the corps officer and corps treasurer, who was also a bank manager, played a key role in helping to shape what became 'Moneycare'.

Today, Moneycare is a unique financial counselling service, free of charge to all, with a presence across most of Australia. While it has a national presence and reach, including offering online resources, Moneycare also remains a local community service, with local offices and trained counsellors, who often work in conjunction with other essential Salvation Army programs and services to offer effective, holistic care.

Moneycare encourages members of the public to seek help early if heading into financial difficulties or crisis. However, the reality is that many who access the services do so at the point of financial crisis and unmanageable debt.

For the financial year 2023-2024, Moneycare supported 11,500 individuals through 51,000 sessions nationwide. From January to April 2024 alone, Moneycare assisted more than 5100 people, providing more than 17,000 sessions of care to those in financial need.



**BELIEVE IN GOOD**



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As followers of Jesus, we believe that:

- We are called to use our resources responsibly and wisely
- We are created to live in community, helping each other in all aspects of our lives
- We are required to respond with compassion, caring for those who are vulnerable

During Moneycare Week we:

- Celebrate the courage of those who seek help to stabilise their finances and create a more secure future for themselves and their families
- Encourage all Australians to engage in more financial conversations
- Promote the free tools, resources and solutions that Moneycare offers to empower people to take control of their money, without shame, so that all community members can experience financial resilience and confidence

## Discussion time

One of the objectives of Moneycare Week is to begin to normalise conversations about money. When we feel free to talk about money, we are more likely to discuss ways to manage our money well and to reach out for help when needed.

Print multiple sets of the questions (enough for one set between four people) and cut them into strips. (Optional: tape each question to a chocolate coin — the person who answers the question keeps the chocolate.)

- What is the most expensive thing you have ever bought?
- If you were given a million dollars, what would you do with it?
- What helps you to decide how to spend or save your money?
- Share one tip about how you manage your money wisely.



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### Scripture suggestion

#### Matthew 25:14-30 (CEV)

<sup>14</sup> The kingdom is also like what happened when a man went away and put his three servants in charge of all he owned. <sup>15</sup> The man knew what each servant could do. So he handed 5,000 coins to the first servant, 2,000 to the second, and 1,000 to the third. Then he left the country.

<sup>16</sup> As soon as the man had gone, the servant with the 5,000 coins used them to earn 5,000 more. <sup>17</sup> The servant who had 2,000 coins did the same with his money and earned 2,000 more.

<sup>18</sup> But the servant with 1,000 coins dug a hole and hid his master's money in the ground.

<sup>19</sup> Some time later the master of those servants returned. He called them in and asked what they had done with his money. <sup>20</sup> The servant who had been given 5,000 coins brought them in with the 5,000 that he had earned. He said, "Sir, you gave me 5,000 coins, and I have earned 5,000 more."

<sup>21</sup> "Wonderful!" his master replied. "You are a good and faithful servant. I left you in charge of only a little, but now I will put you in charge of much more. Come and share in my happiness!"

<sup>22</sup> Next, the servant who had been given 2,000 coins came in and said, "Sir, you gave me 2,000 coins, and I have earned 2,000 more."

<sup>23</sup> "Wonderful!" his master replied. "You are a good and faithful servant. I left you in charge of only a little, but now I will put you in charge of much more. Come and share in my happiness!"

<sup>24</sup> The servant who had been given 1,000 coins then came in and said, "Sir, I know that you are hard to work for. You harvest what you don't plant and gather crops where you haven't scattered seed.

<sup>25</sup> I was frightened and went out and hid your money in the ground. Here is every single coin!"

<sup>26</sup> The master of the servant told him, "You are lazy and good-for-nothing! You know I harvest what I don't plant and gather crops where I haven't scattered seed. <sup>27</sup> You could have at least put my money in the bank, so I could have earned interest on it."

<sup>28</sup> Then the master said, "Now your money will be taken away and given to the servant with 10,000 coins! <sup>29</sup> Everyone who has something will be given more, and they will have more than enough. But everything will be taken from those who don't have anything. <sup>30</sup> You are a worthless servant, and you will be thrown out into the dark where people will cry and grit their teeth in pain."





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### Prayer

Father, we praise you for your love and faithfulness. Thank you that when we ask you for help, you answer our prayers. Today we think of those in our communities who need financial help. We see the number rising as the cost of living continues to increase and as the housing crisis worsens. We acknowledge that there are probably people here right now who are struggling to make ends meet.

When we stop to consider our own needs and the needs of people in our communities, it's easy for us to feel overwhelmed. Remind us daily that we are called to see and listen; to respond with compassion and generosity; and to do our part to share the love of Jesus in practical ways.

Thank you for Moneycare and the difference the service is providing as it increases the knowledge and confidence of people to manage their finances well. We ask today that many will come to know your love as they connect with The Salvation Army in this way. Amen.



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