

## Stewardship Ministries Announces Generous Easter Offering



Global participation in the 2016 Easter Offering for the World Evangelism Fund has made a profound impact. God continues to bless ministries around the world through the gifts and mission commitment of Nazarenes everywhere. The World Evangelism Fund Easter Offering has received more than **\$436,473** to date and gifts continue to arrive daily.

“A gift to the World Evangelism Fund is one of the most effective ways to make Christlike disciples,” said Mark Lail, Director of Stewardship Ministries.

“These donations allow the Church of the Nazarene to extend the gospel throughout the whole world. These gifts make an eternal difference.”

Stewardship Ministries thanks all pastors and NMI presidents for taking ownership of the mission and inviting their congregations to participate in the offering. When we join our gifts and prayers together, God uses our humble offerings to bless all who call on His name.

-- Stewardship Ministries

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## Credit Ratings and Marital Success

*Written by Keith Schwanz  
From his column “It’s Your Money”*

When a pastor visits a parishioner in the hospital, details about bodily functions often become part of the conversation. I will never forget the visit with a man who showed me diagrams and tubes as he described in great detail how he catheterized himself. Similarly, when a pastor shares a meal with a couple who just started attending worship services,



getting to know them may include the revelation of a life altering event, such as the tragic death of a child.

Now and then, a pastor catches a detailed glimpse of a family's personal financial situation. I once visited folks in a nice house in a desirable neighborhood. We chatted in the living room seated in metal folding chairs. Assumptions made based solely on the address were quickly dispelled upon entering the house with few furnishings. I could sense a bit of embarrassment, and I realized they were allowing me to see what they kept from others, but we successfully moved past the momentary discomfort.

At times, ministers must decide how assertive to be concerning issues parishioners may not readily want to discuss. A prolonged illness or job layoff impact the financial stability and certainly create stress for a family. In such situations, a pastor but may not be sure whether to broach the subject or how to do so appropriately. Discernment in moments like this may be more of an art than a skill.

There is one situation where a pastor should always take the lead in talking about intimate matters: premarital counseling. Subjects like human sexuality and personal finance can intimidate even the most outgoing pastor, but these issues need proper attention in an appropriate manner. Today, let's consider one aspect of personal finance: credit and the debt it creates.

### *Credit Scores*

Researchers working with the Federal Reserve Board used data on 12 million people over a 15 year period to prepare the report "Credit Scores and Committed Relationships." They examined the scores of persons prior to marriage and the scores and longevity of the relationships in the years following marriage. The closer the match between scores of the two persons prior to marriage, the more likely it was the couple would remain together. Researchers came away convinced that credit scores serve as significant forecasters of relational stability.

Even prior to this study, a few dating websites used credit scores as a primary factor in the algorithm that scores relational compatibility between two people. Now the Federal Reserve Board has provided hard data supporting what these entrepreneurs realized intuitively.

But that's not all—there is an additional insight of even greater value. The researchers used ancillary evidence to assert that those with higher credit scores tend to exhibit more trustworthy behavior. This makes sense to me. If people can be trusted with fulfilling financial obligations, as the researchers suggest, then they will tend to be trustworthy in other commitments, too. And we know how important trust is to lasting, healthy relationships.

## *Implications for Pastoral Counseling*

In one survey of pastors about what they discuss in premarital counseling sessions, 72 percent reported they talk about debt “often” or “very often.” But in this same survey, only 25 percent say their ministerial training equipped them “well” or “extremely well” to discuss financial issues. This suggests the typical pastor talks with engaged couples about debt even when ill-prepared to do so.

Based on the Federal Reserve report—especially given the correlation between credit scores and longevity in the marriage—I suggest pastors consider the following items during premarital counseling. First, ask each one to list all debt: educational loans, credit card balances, car loans, etc. A second step is related to the first: ask them to get their free credit reports from one or more of the credit agencies (Experian, Transunion, Equifax). They may not feel comfortable sharing all of the details with a pastor, but they at least need to talk with each other about their debt and credit worthiness. Finally, the minister needs to explore with the couple the insights they gained concerning their relationship after their discussion on debt. At this point, the minister can facilitate the beginning of a shared decision-making process on any financial issue that needs attention.

This process might help a couple to take corrective action, but it could also strengthen their relationship to communicate, to commit to transparency and honesty in the relationship, and to practice the creation of a step-by-step process through which, together, they can resolve challenges. Taking action like this, assisted by a pastoral counselor, will likely pay dividends in future years with other challenges that inevitably come. Trust is earned, and a pastor can assist the development of trust through conversations about personal finance in premarital counseling.

*Keith Schwanz is a writer and editor who previously served in congregational ministry and graduate theological education. [Click here](#) to read this article on pbusa.org.*

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*"Indeed if I lay up riches at all, it must be to leave them behind me."*

*~ John Wesley*