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Some couples using Bible to balance family budget

By Matthew R. Gomez Catholic News Service

WINTER PARK, Fla. - When it comes to balancing family budgets, more and more Orlando-area Catholics are turning to the Bible as their financialplanning guide.

And the benefits they reap go beyond getting out of a life ruled by debts and credit cards. Many say they have developed a fuller prayer life and are more involved in their parish than they used to be.

They attribute the change to what they learned through Crown Ministries, a biblical financial studies program that has been offered in 26 Catholic parishes and more than 40 non-Catholic churches in and around Orlando.

Since its founding in 1985 by an Assembly of God congregation in Winter Park, the program has spread around the United States and abroad and has had more than 30,000 participants.

"The Bible is a blueprint for living, and that includes finances," said Don Tauscher of St. Margaret Mary Parish in Winter Park, an Orlando suburb.

Tauscher is coordinator of Catholic

community involvement in Crown Ministries in the Orlando diocese and has recently begun to interest other Catholic dioceses in the program.

A former banker and real estate investor who once was \$1 million in debt. Tauscher credits his involvement in Crown Ministries in 1985 with turning his own life around.

Crown Ministries participants in his own parish, where hundreds have taken the course since it was first offered in 1987, recently reported an average debt reduction of \$8,000 and an average increase in personal savings of \$6,000 since they got involved.

There are over 2,350 verses in the Bible about handling money, and the lessons there still apply today," Tauscher said.

"Everybody struggles to keep control of finances, and some of us end up in debt," he added. "The Bible is clear about the Lord's intentions for his children, and he wants us to be free of debts and money burdens."

The program's purpose is summarized in its brief mission statement: "Training people to be financially faithful in order to know Christ more intimately and to be freed to serve him."

The program, a 12-week course of small-group sessions, applies the lessons of Scripture to daily life. It touches not only on principles and practical strategies of money management, but also on attitudes toward debt, investment, savings and priorities in life from a Christian perspective.

When his own parish surveyed its current and past Crown Ministries participants last year, Tauscher said, they reported not only substantial increases in savings and reductions in debt, but changes in their spiritual life.

Nearly two out of three respondents said they had become more involved in serving the church and other people since graduating from the program. Two-thirds said they now spend more time studying the Bible, and 89 percent reported an increased prayer life.

'The promotion of giving (to church and charitable causes) is not a primary purpose of the program, but there was an average increase of 49 percent in giving," Tauscher said.

Tom and Linda Franz of St. Stephen

Parish in Winter Springs described the program's impact on their lives since they took the course together three years

"Linda and I were spending \$800 more than we were bringing in each month," said Tom, who is now a facilitator helping to teach the program to others. "Credit card debt was eating us up, and with five children that obviously had to stop."

The program gave them a new understanding of Scripture and of God's plan for their lives, said Linda.

"We now have two checking accounts," she said. "One is ours and one is God's. We put \$100 a month in God's account for church collections, and more money as necessary ... The giving will increase as our debts come down, and we can already see a difference in the gifts God has given us as a family."

Crown Ministries was started in 1985 in Calvary Assembly Church, an Assembly of God congregation in Winter Park, and according to Tauscher it has been used by churches of more than 30 denominations. It also has spread to six Central American countries.





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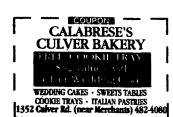
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