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# The evangelical financial ethic:

## Doubled forms and the search for God in the economic world

### ABSTRACT

In evangelical churches across the United States, volunteers assist other church members in transforming household budgets into lenses that reveal God's kingdom on earth, reframing the force and volatility of markets as divine mystery. The strategies of financial ministry are distinctive, yet they engage a more general conundrum that pits economic success against conflicting ethical projects; they illuminate the process of ethical management in the financial economy. The ministries' uses of budgets also challenge the idea that market devices gain power primarily by formatting economic transactions and establishing conditions for market exchange. Evangelical financial ministries show how, in everyday calculative practices, a device such as a household budget renders the spiritual economic, and the economic spiritual. In the exercise of evangelical ethics, financial ministry returns the divine touch to the invisible hand. [*Christianity, economy, ethics, finance, households, markets, United States*]

**I**n the United States, many evangelical churches offer “financial ministry” to help church members negotiate a theological dilemma of great practical significance: how to live a Christian life in the ungodly economic world. The movement began in the 1970s, when evangelical churches and parachurch organizations created volunteer service groups and training materials both to help church members bring their religious vision in line with their economic activities and to attract others to church by offering help coping with financial difficulties. Today, financial-ministry volunteers and participants meet regularly in churches across the country for financially focused Bible study, one-on-one budgeting sessions, and large regional events, supporting each other to manage their household finances in ways that reinforce, rather than degrade, their religious commitments.

The ethical conflicts that evangelicals face are distinctive, but their strategies for managing them are part of a more general process created by the financial economy. Balancing spending with saving and investing for long-term goals, like university education, home ownership, and retirement, requires commitments of money and resolve that conflict with other ethical duties, like helping family members in need, or working toward social justice. Examining the tools used in financial ministry and its processes of ethical management illuminates how conflicting ethical registers coexist, even when they occupy the same market activities simultaneously.

To manage their dilemma, financial ministries employ the household budget, a basic economic tool familiar to both those outside and inside the church. On both sides of that divide, household budgets are the objects of intense ethical assessment. Outside, a household budget encodes relations of ownership and association that revolve around self-governing individuals, their sovereignty over possessions, and their freedom from the claims and influence of others. The budget indexes individual virtue, measuring an ability—or lack thereof—to manage finances within the constraints of a domestic economy. Individuals who can balance their wages and consumption draw praise, while those who overspend and go into debt draw condemnation.

Inside the church, budgets do not provide evidence of an individual's moral achievements per se. Rather, the Christian relations practiced in financial ministry endow budgets with the capacity to reveal God's hand in

the world and the budgeter's acts of faith.<sup>1</sup> Relations of stewardship and fellowship transform secular budgets into what I call a "doubled form," a tool that allows its users to respond simultaneously to two conflicting sets of ethical commitments: those drawn from the Bible and those drawn from the marketplace.<sup>2</sup> Christian relations transform budgets by configuring the ethics of calculation. These relations enfold the figures under reckoning and define the core ethical project these payments should serve: revealing God's constant interventions in the secular economy and in the life of the participant.

Financial tools do not reduce conflicting ethics to a single, dominant assessment of virtue and value aligned with financial accumulation. Instead, they can provide the materials and motivation to articulate and address ethical discord about value itself. These practices of reconciliation, however, do not necessarily challenge the way financial reasoning operates. In fact, financial ministry encourages participants to accept existing market pressures and benefits as they align market fluctuations with God's presence.

Contemporary market activities and financial practices gain ethical purchase in everyday life by transcending the economic sphere and facilitating ethical work. The search for contemporary manifestations of God's kingdom—his spiritual reign in the world that lies both in the future and the here and now—lies at the heart of the evangelical financial ethic. Budgeting with biblical inspiration creates evidence of God's interventions in ministry participants' lives and manifests signs of his present rule for others. In the exercise of evangelical ethics, financial ministry returns the divine touch to the invisible hand.

### Doubled forms

The budget gathers household members together to categorize income, spending, and savings. In doing so, it structures the household's most basic economic calculations. In addition to helping household members determine whether they can meet their financial obligations, the budget directs how a household should engage in the marketplace, informing future purchases and investments and guiding decisions to take on and pay off debt. Budgets thus constitute a critical "market device," a tool that "intervenes in the construction of markets" by establishing networks of human and nonhuman agents that assign value to goods (Muneisa, Millo, and Callon 2007, 2).

Market devices also establish the conditions and knowledge necessary for exchange. Such devices include the Black-Scholes options pricing model (MacKenzie 2006), the stock ticker (Preda 2009), and trading screens (Beunza and Stark 2004; Zaloom 2006). All these create connections between buyers and sellers, shape information, and structure interactions. Moreover, they organize markets and actions within them, constituting an important part of the

process that Michel Callon (1998) has dubbed "economization." Studies of economization draw mostly from financial organizations like securities exchanges and investment banks, and refer to markets in which value depends on the price of goods and in which actors primarily seek to accumulate capital (Callon and Muneisa 2005; cf. Knorr Cetina and Breugger 2002). In financial ministry, however, the process of economization takes the form of a search for God, and its key market device renders evidence of spiritual activity. Evangelical ethics drive household economization and transform the devices that organize a household's market activities. The budgeting process not only renders the household economic but also, more importantly, renders the economy and economic calculations divine.

Whereas social studies of finance scholars have steadily focused on market calculations, anthropologists analyzing evangelical economic activity have stressed its noncalculative character and articulated the importance of practices that relinquish financial control (Bielo 2011; Coleman 2000; Scherz 2013; Wiegele 2004). Evangelicals, particularly those who preach the "prosperity gospel," praise occasional and exceptionally large financial gifts that create powerful and present relationships to God and to ministers.<sup>3</sup> These "sacrificial" donations injure the material well-being of the giver, delivering a "sweet release" from the everyday strictures of making due and demonstrating an embrace of heavenly value (Harding 2001, 123). Focusing on quotidian economic ethics brings together the focus on calculations that organize routine market transactions with a close attention to the spiritual imperatives and practices that compel economic activities and lend them significance beyond the marketplace.

Evangelicals take in money from employers and spend money with merchants and bankers outside the church. The constant flow of money in and out of godly domains generates a sharp conceptual distinction between the secular economy and the godly world, precisely because everyday life undermines the distinction. In financial ministry, budgets establish an interface that works both to uphold the boundary and manage the movement of funds across the divide. The necessity of buying, selling, working, renting, and saving in the secular economy renders faithful budgeting a practice that is "conceptually possible, desired, mandatory" and that disciplines the subject to engage in routine activities of financial recording and calculation (Asad 2003, 36).

Rationalized procedures of faith hold a central place in US evangelicals' religious practice; they routinize engagement with the secular environment that surrounds believers (Luhmann 2004). With objectified, refined, and repeated acts of faith, like budgeting, believers can work to identify God's presence in the everyday secular world and observe his interventions in their lives. The budget regularizes the believers' search for the kingdom in the everyday

world of the secular economy. Budgets however, must first be endowed with this capacity. Financial-ministry practices enable the device to work simultaneously across the divide between the kingdom and the world; they “double” the form of the budget.

An important aspect of the doubled form is its availability to those outside the church. Household budgets employed in financial ministry take an almost identical form to those commonly used by non-evangelical personal-finance advisers and their clients. Since evangelicals share the economy with other Americans, they face many of the same household challenges. Mainstream financial advisers such as accountants, certified financial professionals, and multimedia personal-finance gurus like Suze Orman and Dave Ramsey promote accounting tools and logic that are almost identical to those of evangelical finance.<sup>4</sup>

This isomorphism originates in the history of accounting and finance. In *The Protestant Ethic and the Spirit of Capitalism*, Max Weber (2001) placed the account book at the center of the Calvinist’s search for evidence of God and the (seemingly paradoxical) ascetic pursuit of monetary increase. In Calvinists’ ledgers, accumulating profits and growing commerce did not prove one’s membership among the elect, but they did proffer evidence of faith and works both to believers themselves and those around them. Account books regularized and organized the process of accumulation, creating an apparatus for systematically producing signs of devotion. Conventional accounting goes still further back in Christian history, to early-modern Catholic doctrine and the politics of Jesuit hierarchies (Quattrone 2004). In both cases, keeping accounts brought together belief and action, evidence making, reflection, and the revision of practice, establishing accounting as an ethical activity.

In the history of secular accounting, ethics stood outside the ledger, opening budget numbers to multiple interpretations. Early-modern accounting techniques demonstrated formal rationality, precision, and the pursuit of efficiency; they did not, however, require an accurate representation of observed particulars beyond their columns. The significance of accounts could be established only through a separate process of interpretation (Poovey 1998). Budgets thus could display two sets of values simultaneously, those purely economic relationships described in the ledger columns and those imposed from the outside. The separation of description and analysis allowed the budget to act as a doubled form; budgets, as tools of market exchange, provided numerical evidence that was subject to a variety of ethical interpretations.

Contemporary secular financial concepts still retain some of the power of their repressed theological origins, increasing the salience of religious interpretations. For instance, probability assessment, a central technique of

contemporary finance, began in a search for signs of the divine. Secular statisticians severed the technique from the search for God that inspired their tools’ development. Still, the power of financial tools to discern patterns from mysterious price movements lends those patterns a divine semblance (Maurer 2002). The separation of a technique from its original religious pursuit also creates the possibility of once again employing secularized tools for explicitly spiritual pursuits, creating a doubled effect.

Secular environments and institutions beyond the economy also provide opportunities for doubling. For instance, the British and Foreign Bible Society uses secular language to promote the Bible. Prioritizing the values of God’s kingdom places advocates within the “drama of scripture” even while these advocates employ secular strategies and vocabulary (Engelke 2013, 109). In other words, the secular language of publicity doubles—for those trained to see it—to reveal kingdom activity.<sup>5</sup>

The budget and other doubled forms work to both maintain and rupture the boundary between the secular and religious spheres. Through doubled forms, religious practice can productively engage and recuperate the secular, rendering itself religious through repeated, rationalized engagement with the sphere of opposing values.<sup>6</sup> In the case of financial ministry, evangelicals turn the tools of the secular economy to enable distinctly evangelical financial activity.

### The field of financial ministry

Abundant Life Christian Fellowship (ALCF), a nondenominational megachurch with about 5,000 members in Mountain View, California, formed the focal point of my research in the fall and spring of 2008–9.<sup>7</sup> A center for financial ministry in the Bay Area, ALCF held popular Bible-study sessions and hosted financial-ministry training sessions for volunteers drawn from its own membership and from other local churches. Nearby megachurches, such as Menlo Park Presbyterian, Jubilee Christian Center in San Jose, and Cornerstone Fellowship in Livermore, as well as smaller churches, regularly sent volunteers to ALCF for training to support their own roster of financial counselors who run small-group sessions and offer one-on-one coaching in biblically inspired budgeting.

ALCF and each of the large churches offered a distinct combination of contemporary evangelical elements, such as charismatic character, size, and the variety of services common to megachurches across the country. Each week, members could attend small home-based group discussion sessions, send kids on adventures with church friends and adult volunteers, travel on evangelism missions abroad, reach out to inmates in nearby prisons, lead a youth athletic league, or participate in support groups for everything from grief to addiction to marital relations.

Demographically, the Bay Area megachurches represented a continuum of racial and ethnic diversity and wealth. ALCF drew its membership from across the Bay Area and from all the region's largest racial and ethnic groups, although its leadership and membership reflected its origins as an African American church. That history remains a strong influence on worship there. Founded in East Palo Alto, a middle-income and majority black and Latino city east of the mostly white, extremely affluent Palo Alto, the congregation moved to the much whiter and wealthier Mountain View as it grew and expanded its demographic reach. Today ALCF brings Bay Area residents of Latino, South Asian, and East Asian origins, as well as their white neighbors, into the church with its lightly charismatic adaptation of what Donald Miller (1997) has called "new paradigm Protestantism," referring to the combination of biblical literalism and the informal cultural style that characterizes many megachurches. This broadly appealing recipe has attracted Americans to evangelical churches across the country.

ALCF is part of a broad movement in US Protestantism. In 2015 slightly more than one-quarter of US residents identified as evangelical. In recent decades churches under the wide evangelical banner have had the country's fastest-growing memberships. Although growth has given way to steady numbers since 2000, evangelical churches have also bucked a more general decline in the rolls suffered by mainline Christian churches (HIRR 2011; PFRPL 2015).<sup>8</sup>

These evangelical churches, including ALCF, promote a faith rooted in being born again. Salvation is available to all, as is an intimate relationship with God that brings him deep into life's minutiae, both within and outside the church. ALCF church members and leaders assigned a special urgency to moving across this boundary in the everyday life of suburban California, an environment that, they claimed, immersed believers in values that run against biblical ones. This discord demanded a continual search for God's presence in economic life.

At ALCF, I participated in several dimensions of financial ministry, beginning with a study group organized around a biblically inspired budgeting curriculum. Over the course of seven Sundays, I gathered with around 20 church members in the hours after the 9 a.m. service concluded. In these small, focused meetings, the church members got to know each other in a way that services—often with many hundreds in attendance—did not allow. Together, participants watched videos of prominent pastors discussing the Bible's teaching on money and household finance, reviewed budget forms filled with the daily details of supporting a home, prayed together for the will to bring the Bible into our economic lives, and offered themselves as "accountability partners" in Christian fellowship. I also attended a day-long intensive workshop, participated in a training course

for budget coaches, regularly joined Sunday worship, and met and socialized with church members.

The Bible-study sessions and larger meetings raised questions about how volunteers integrated biblical budgeting techniques into one-on-one counseling and how participants took up Christian personal finance as an ethical project. To explore these questions, I interviewed ministry volunteers from four Bay Area churches, including ALCF, who worked directly with financial counselees and interviewed ministry participants, both formally and informally. Former participants often became volunteers, while others came equipped with backgrounds in business, accounting, or finance. Whatever their path, the volunteers testified to the power of the biblical accounting and placed experiences with God's kingdom at the core of their expertise.

### Kingdom problems

The budgeting materials used in financial ministry inscribed a theology that identified the presence of God's future kingdom on earth. Financial-ministry meetings and materials consistently drew a stark contrast between the kingdom and the "world," where ungodly values threatened to corrupt believers trying to follow Jesus's example and scriptural strictures. The different strands of kingdom theology can divide Christians, but those in financial ministry organize their work around the idea that believers carry the obligation of "revealing and modeling" God's present rule (Bielo 2011, 144; also see Elisha 2011).<sup>9</sup>

This theological orientation carries a paradoxical demand: to be *in* the world but not *of* it, a constitutive contradiction that poses a practical challenge to church leaders. The command to be in the world exposes Christians to the same everyday aesthetics and practices as non-Christians. Leaders must, then, integrate evangelical practice into a world they define as hostile to God's rule. Worldly forms common outside church institutions can offer a resource for navigating this difficult terrain, if, that is, leaders can repurpose them to support kingdom behavior. Starting in the 1980s, this was the approach taken by pastors who, facing declining attendance, took up the forms of the familiar suburban, corporate landscape to appeal to lapsed churchgoers. Some, like Bill Hybels of Willow Creek Association (a network of churches in the Chicago suburbs), built churches in complexes that mimicked office parks, included PowerPoint slideshows in their services, and collaborated with choir directors to marry religious lyrics with pop and rock instrumentation.<sup>10</sup>

Such churches, including the Bay Area ones where I conducted research, also share in broadly middle-class, suburban economic ideas. Financial ministries promoted active "stewardship" of money and endorsed a moderate relationship to things, advocating neither poverty nor prosperity. Church leaders presented debt and goods as

temptations that call believers into worldly dependence. But such temptations could present an opportunity to integrate faith into life outside the church. This use of familiar forms and ideas reflects the “engaged orthodoxy,” as Christian Smith (1998) has called it, of these conservative Protestants who reach outward from the church and live within the familiar landscape of secular business and consumer culture (see also Miller 1997).

Financial ministry volunteers devoted themselves to countering the sway of secular economic institutions. They lamented that banks and credit cards exercised influence through demands to take on credit, to service debt, and to assess personal value as a function of creditworthiness. Christians, they feared, too often conducted themselves according to worldly values in their economic lives. Without the proper counseling, they contended, evangelicals perceive the religious and economic divide as seculars do, each governed by its own set of rules, rather than understanding their union under God’s dominion.

The volunteers identified this separation as the distinctive source of Christians’ economic challenges: spending money in pursuit of worldly values creates obligations to banks and to things, tethering believers to work in the service of these profane forces rather than in service to God. Believers might cast the domain of economic choices as a world apart, but their Christian duties require them to engage in that world and to transform it, searching out the existing kingdom while also bringing the kingdom to come into the present.<sup>11</sup> Together, volunteers and participants engaged Christian relations of stewardship and fellowship to transform the budget into an apparatus for revealing the divine in everyday household economics.

## Stewardship

Ministry volunteers organized small-group Bible study to help members pursue a godly household economy. Each Sunday after the first service ended, two church volunteers, one 20-something white man and one middle-aged African American woman, set out the financial curriculum’s workbooks, ran videos of celebrity pastors, and modeled a Christian relation to finances in their own comments and conduct. The church, its members, the volunteers, and the financial-ministry materials established an environment of fellowship in which participants could transform their ethical relationship to their household finances, beginning with a new relation to possessions.

Rick Warren, the celebrity pastor who led President Obama’s invocation in 2009, opened the first session’s video. “Christ’s kingdom has different rules, different values, and a different economy than the kingdom on earth,” he explained (Saddleback Church 2006b). Although he clearly distinguished the content of Christ’s kingdom from the worldly economy, he continued to borrow from the latter’s

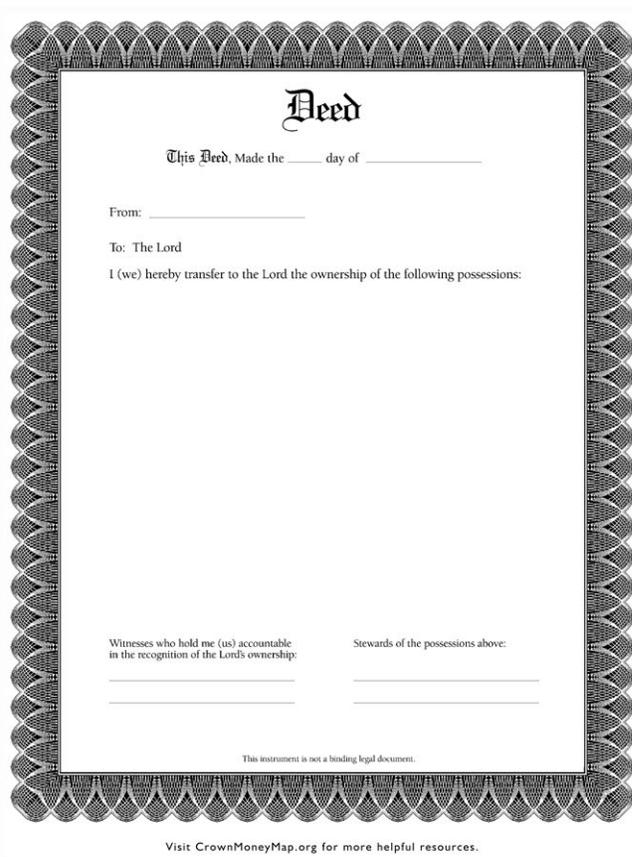
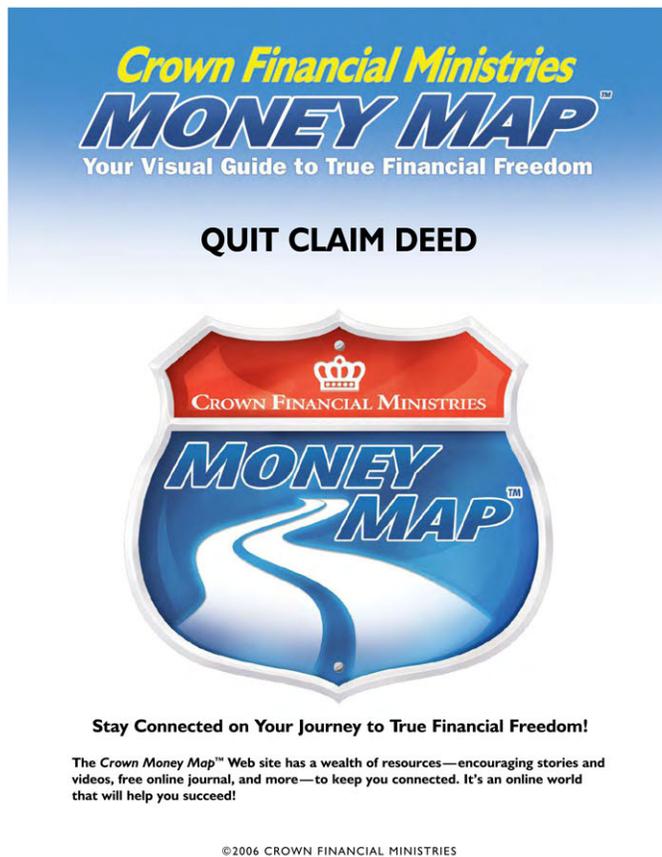
contractual language. Because God works through his people, he wants to “partner” with you. But these were not equal terms of interest. In fact, a fundamental misrecognition had to be corrected before a partnership with God could become possible. First, believers were required to let go of the idea that they had sovereign rights in property, both in things and in themselves. God owns everything, no matter what a Visa bill might suggest. Warren instructed his audience to turn to the “quit claim deed” on pages 26 and 27 of their class workbook (see Figure 1).

The deed doubled the secular contract by enacting the Christian relations of ownership. The pattern framing the contract form and the Old English typeface gave the document the appearance of legal authority. Warren invited the Bible-study participants to enumerate the possessions they wanted to hand over to God’s dominion. The opposite page displayed a model form, itemized by “John and Joan Sample.” Their possessions—pension fund, retirement account, wedding rings, clothes, savings account, cars, children’s educational fund, and IBM stock—evoked an image of worldly prosperity. To the right of the signature line that sealed the transfer of ownership, a blank space called for the signatures of witnesses who “hold me (us) accountable in the recognition of the Lord’s ownership.” In smaller font, floating at the bottom of the page, the quit claim deed acknowledged its own doubling, declaring that it carried no authority in the secular world: “This instrument is not a binding legal document” (Saddleback Church 2006a, 26–27). In evangelical theology, there is no dispute about God’s ownership, but financial ministry used this “deed,” transformed into a godly instrument, to remake the items it enumerates into elements of God’s kingdom.

The deed also transfigured ownership. By handing over worldly possessions to God, the participants placed themselves in the position of “God’s money managers,” a position in which stewardship—not autonomous decisions—shaped the reckoning of household finances. As stewards of God’s possessions, believers were required to evaluate financial choices through Christian techniques: by consulting scripture, praying and listening for direction, and engaging the godly counsel of other Christians. Releasing the false idea of individual economic decision-making, believers accepted these Christian bonds and biblical instructions as tools of reasoning and as a means for cultivating a close relationship with God. God’s ownership and a believer’s stewardship represented the foundational relations around which ministry participants organized a faithful household economy.

## Fellowship

Fellowship and mutual dependence among Christians moved the concept of stewardship into action. Ministry participants drew up budgets from within a mutual



**Figure 1.** Financial Bible study participants fill out this “quit claim deed” to assign ownership of their household possessions to God. Drawn from a Crown Financial Ministries curriculum workbook, the deed introduces participants to the practice of stewardship.

dependence on God and on other Christians, a practice that reversed the solitary nature of secular economic reason. First, the participants divided up God’s possessions among a spreadsheet’s cells. Then, in fellowship, volunteers and participants encouraged each other to be good stewards, reviewed budgets together, discussed challenges in bringing biblical inspiration to bear on household accounts, and reminded each other of proper Christian relations of possession and management.

Financial Bible study meetings encouraged strangers to engage with each other’s finances through a series of steps. After the video sermon, the materials directed the volunteer leaders to break the audience into discussion groups of five or so participants, who talked over questions listed at the end of the workbook. The groups brought together church members from very different circumstances. They ranged from married to divorced to single; from successful to struggling; from longtime US residents to recent immigrants; from African American to Asian American, Latino to white. After introducing ourselves, we flipped to our workbook’s list of discussion questions. At our first meeting, Aliyah, one of the organizers, sat with us for a few minutes to

jump-start our discussion, encouraging us to “share it all,” as she had on her way toward righting her own finances. Within those fundamental relationships, the small group became a place for sharing details that would reveal individual moral failure outside this Christian framework but that now offered opportunities for faithful practice.

Participants shared struggles through “praise reports” and “prayer requests,” which testified to God’s active presence or requested his guidance or intervention. Although the praise reports and prayer requests reflected differences in individuals’ financial standing, they created commonality in soliciting God’s presence. Participants prayed for strength to continue budgeting, for children to learn to manage their own money, for spouses not to spoil the kids. Praise highlighted increasing “conviction” in bringing faith into household finances. At the end of each meeting, we held hands and bowed our heads. The final prayer reiterated the prayer requests and repeatedly invoked God: “We thank you, Lord, for all you’ve given us, Lord, and we ask you, Lord, to help, Lord [with each of our challenges], Lord.” The prayers drew church members closer to each

other and to God, and encouraged them to continue their faithful stewardship.

Financial-ministry volunteers folded budgeting into Christian relations in similar but distinct ways in their one-on-one sessions. Counselors Jackson and Edie Sorenson worked out of their mobile home but found their spiritual center nearby in a small South Bay church. Ministry counseling was a second career for Jackson, a retired science teacher. KFAX, a local Christian radio station, would give out the Sorensens' number when a caller, encouraged by the station's evangelical personal-finance programs, asked to speak with a counselor. On Thursday and Friday nights after their rounds, the Sorensens welcomed people into their home, one at a time or sometimes in couples. People came from across the Bay Area, some from affluent Palo Alto, some from Oakland, across the bay.

The Sorensens offered themselves to those who appeared at their door. During their first session with a newcomer, they kept their budgeting forms in a drawer, staying away from any talk of money. The initial meeting offered "getting to know you" time as the Sorensens aimed to follow Jesus's direction to "just love them" first. Fellowship drew the personal relationship with Jesus into connections among Christians. "Anyone who welcomes you welcomes me, and anyone who welcomes me welcomes the one who sent me," states Matthew 10:40, a passage that the Sorensens liked to invoke.<sup>12</sup> This triangular relation among Jesus, volunteer, and counselee offered a faithful connection from which everyday actions could develop and through which ministry counselees could rationalize their financial lives. In fellowship the Sorensens and their counselees calculated with biblical inspiration, establishing an accounting procedure with the capacity to evidence kingdom activity.

Another counselor, Frank, was trained as a professional accountant, and this gave him confidence that his advice would help his clients. Still, Frank approached his secular job in a different way from his ministry work. Sketching the distinctions, he defined his fellowship-based counseling against what he described as the "mechanical" accounting of his work life.

Probably the first thing [an accountant would do] is say we need to get a financial statement on you and find out what the problem is. [The accountant would] probably say, "Well, you've got all this outstanding debt. Let's consolidate it. Let's do some mechanical things." And then say, "You're going to have to stop using your credit cards like you are. You are using way too much credit here."

The accountant's detached advice proceeded from a sense of objective procedure, reasoning that revealed a path to solvency based in autonomous financial assessment and

self-adjustment. To restore his accounting clients to a "firm footing," he defined financial constraints and directed his clients to exercise their own agency. His explicit instructions directed his clients toward their own independence, freeing them first from their debts and then from their need for his professional counsel. As an accountant, Frank modeled financial reasoning, so even though he offered help, the stronger medicine lay in teaching his clients to draw an equivalence between their own financial and moral value and to practice an ethics founded in their sovereign individuality.

Speaking as a biblical financial coach, Frank described how fellowship techniques advanced his counsel. "The people need to know that I care about them," he said. "They're not interested in talking to a guy that's got a handle on manipulating numbers. I think they're looking for somebody who has compassion. Who cares about them, truly—not as a job but as a person." His compassionate approach transformed the act of financial reckoning, directing his counselees to understand their budget numbers as revealing their fidelity to Christian relations. In secular accounts, successful conduct rendered balanced numbers, creating evidence of the economic virtue of individual conduct, or, when the accounts were in the red, establishing where the budgeter must cut. The morality of economic reason compelled the actions of the self-governing individual who is ultimately responsible for using the numbers to adjust his or her choices. Christian relations allowed God to bind the volunteers and the counselees together in uncovering and modeling kingdom activity. Christian personal finance moved from accounting to accountability; budgeters, always dependent on God and other Christians, conducted themselves within the kingdom's compassionate attention, directing believers to seek out God's intention and frame their actions within a biblical path.<sup>13</sup>

Over the course of their meetings, financial-ministry volunteers like the Sorensens and Frank helped their counselees understand their economic situation as evidence of either kingdom or worldly values at work. Each session opened with a prayer, drawing God and his inspiration into the meeting and setting forth the grounds for biblically inspired calculation. The next steps repeated the activities of secular personal finance. First, volunteers asked their counselees to create records of current income and expenses, tracking their every purchase and payment over 30 days, and recording it all in transaction records, down to packs of gum and change placed in tip jars.

They then asked their counselees to create a "personal financial profile," listing all assets and liabilities. These records formed the basis for remaking household finances. Volunteers offered scriptural inspiration for this kingdom methodology: "Where your treasure is, there your heart will be also" (Matthew 6:21). Scrutinizing patterns of spending and saving within Christian relations, volunteers and

participants laid bare the heart's priorities. The numbers unveiled worldly values, ties, and dependence on secular rewards, like social status and material goods, and often on narcotics or alcohol. Following the household money, according to ministry volunteers, would lead counselees toward knowledge of their own habits and commitments.

### Christian budgets

Once the counselee established evidence of financial habits across the month, the volunteers moved on to planning and helping along spiritual changes. The process started with an intentional budget. These plans encoded the "Four Biblical Principles of Money Management": (1) spend less than you make, (2) avoid incurring debt, (3) build an emergency fund, and (4) set long-term goals (Saddleback Church 2006a, 34). To break worldly bonds, financial ministries directed their counselees to create a strategic emergency fund, to get out of debt by targeting loans with the highest interest rates, and to pay off credit cards. The specifics of the plan depended on the counselee's family structure and goals, although counseling assumed a norm of married, prosperous suburban life with children. Counselors presumed that participants aspired to provide their children a college education, to own their home, and to enter retirement supported by invested savings.

The budgeting forms that ministry volunteers distributed closely resembled those applied in secular personal finance, as did the advice for paying down debt, setting goals, and spending and saving accordingly. Again, enumeration undergirded the plan. There was a column for gross income and expenditures and a series of lines for more refined categories. Recording every piece of income from salary, commissions, tips, and retirement savings, budgeters tracked all the money coming in and logged each household expense. The debit columns recorded ordinary US middle-class finances and spending on taxes, savings and investments, debt repayments, housing, transportation, insurance, household, medical costs, and recreation. One key element, however, enfolded the budget's operations within Christian relations: the tithe (see Figure 2).

The tithe—always at the top of the list of payments—dedicated the first 10 percent of income to God's work (whether before or after tax is a matter of some debate). Ministry participants could give this money to their church to support its operations, such as elaborate Sunday services, rent, and a large pastoral staff. Or they might divide their tithe, contributing funds to supporting ministry work overseas or in poor neighborhoods nearer to home. Reflecting the idea of divine ownership, the tithe placed household provisioning under God's direction and organized the household calculations around regular giving.

Tithing distinguished the kingdom-revealing budget from the one that produced a measure of secular solvency (or insolvency). The financial-ministry movement advocates tithing as an essential component of Christian economics, and ministry volunteers encouraged tithing from the beginning, even for those whose debts might suggest a different course of action. Ministry volunteers pointed to Proverbs 3:9–10: "Honor the Lord with our wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine." In the Bible-study video sermon on giving, celebrity pastor Chip Ingram was quick to distinguish tithing from the prosperity gospel. Generosity, he lectured, is "*not* 'I'm going to give to get.' That is turning God into a self-help genie" (Saddleback Church 2006b).<sup>14</sup> Instead, tithing rationalized generosity to produce regularized kingdom activity. Ministry volunteers demonstrated how counselees could give systematically. Placed at the top of their debits column, the tithe dedicated the budget to biblical principles and established a fulcrum on which household planning must pivot. All income carried a responsibility to take 10 percent for the tithe, and this calculation established further calculations on what households could save, invest, and purchase.

Rationalized giving also carried an affective marker. In his sermon, Ingram emphasized that regular tithing is "not emotional with an ooey-gooney feeling," but should be conducted with gladness, because "God loves a cheerful giver" (2 Corinthians 9:5–7). Ingram coached participants in how they should feel as they budgeted, directing them toward cheerfulness as an affect compatible with regularly acting in a financially responsible way. Serving God with economic reason and modeling his kingdom, Ingram instructed, should generate this sensible pleasure and feed the pursuit of budgeting. This affective path navigated between the notion of cold calculation associated with market transactions and the "ooey-gooney" ecstasy that attends large, sacrificial gifts and removes believers from the everyday economy. Tithing marked a crucial difference between Christian and secular budgets, establishing evidence not only of devotional giving but also of the participants' kingdom-modeling affect, which could be read by both giver and counselor.

Equipped with Christian relations and the organizing power of the tithe, the budget revealed counselees' potential kingdom activity to them, laying out a Christian course of action. But actually acting on the intentions signaled by a budget required going beyond calculating kingdom values; it meant changing one's habits and understandings of the financial fluctuations in the budget. This process began with what is usually described in secular economic terms as exercising self-control, governing one's actions by asserting independence from both other people and the influence of things. Redeploying this secular economic achievement toward kingdom ends, financial-ministry materials indicated

## MONTHLY INCOME AND EXPENSES

<p><b>GROSS INCOME PER MONTH</b> _____</p> <p>Salary _____</p> <p>Interest _____</p> <p>Dividends _____</p> <p>Other (_____) _____</p> <p>Other (_____) _____</p> <p><b>LESS:</b></p> <p><b>1. Tithe</b> _____</p> <p><b>2. Tax</b> (Est. - Incl. Fed., State, FICA) _____</p> <p><b>NET SPENDABLE INCOME</b> <u>_____</u></p> <p><b>3. Housing</b> _____</p> <p>Mortgage (rent) _____</p> <p>Insurance _____</p> <p>Taxes _____</p> <p>Electricity _____</p> <p>Gas _____</p> <p>Water _____</p> <p>Sanitation _____</p> <p>Telephone _____</p> <p>Maintenance _____</p> <p>Other (_____) _____</p> <p>Other (_____) _____</p> <p><b>4. Food</b> _____</p> <p><b>5. Automobile(s)</b> _____</p> <p>Payments _____</p> <p>Gas and Oil _____</p> <p>Insurance _____</p> <p>License/Taxes _____</p> <p>Maint./Repair/Replace _____</p> <p><b>6. Insurance</b> _____</p> <p>Life _____</p> <p>Medical _____</p> <p>Other (_____) _____</p> <p><b>7. Debts</b> _____</p> <p>Credit Card _____</p> <p>Loans and Notes _____</p> <p>Other (_____) _____</p> <p>Other (_____) _____</p>	<p><b>8. Enter./Recreation</b> _____</p> <p>Eating Out _____</p> <p>Baby Sitters _____</p> <p>Activities/Trips _____</p> <p>Vacation _____</p> <p>Other (_____) _____</p> <p>Other (_____) _____</p> <p><b>9. Clothing</b> _____</p> <p><b>10. Savings</b> _____</p> <p><b>11. Medical Expenses</b> _____</p> <p>Doctor _____</p> <p>Dentist _____</p> <p>Drugs _____</p> <p>Other (_____) _____</p> <p><b>12. Miscellaneous</b> _____</p> <p>Toiletry, cosmetics _____</p> <p>Beauty, barber _____</p> <p>Laundry, cleaning _____</p> <p>Allowances, lunches _____</p> <p>Subscriptions _____</p> <p>Gifts (incl. Christmas) _____</p> <p>Cash _____</p> <p>Internet _____</p> <p>Other (_____) _____</p> <p>Other (_____) _____</p> <p><b>13. Investments</b> _____</p> <p><b>14. School/Child Care</b> _____</p> <p>Tuition _____</p> <p>Materials _____</p> <p>Transportation _____</p> <p>Day Care _____</p> <p>Other (_____) _____</p> <p><b>TOTAL EXPENSES</b> <u>_____</u></p> <p><b>INCOME VERSUS EXPENSES</b></p> <p><b>Net Spendable Income</b> _____</p> <p><b>Less Expenses</b> <u>_____</u></p>
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### FORM 1

**Figure 2.** Budgeting tools, such as this “Monthly Income and Expenses” sheet drawn from Crown Financial Ministries online resources, create a structure for recording spending habits and displaying spiritual priorities.

a different source of discipline: “You can’t find self-control within yourself, but in relationship with God” (Saddleback Church 2006b).

With God’s companionship in the marketplace, Christians could hold themselves to biblical principles,

adding patterned evidence of kingdom activity to their budgets. The budget lines that counselees filled with their daily activities and their plans created evidence of the kingdom. A faithful budget sketched the outlines of not only a life lived in line with biblical prescription

but also of the contemporary presence of God's future kingdom.

### Blessings and miracles

Christian budgeting left patterned traces of kingdom activities. Equipped to inscribe biblical inspiration in the budget and to read signs of the kingdom in the numbers, participants could look at their spreadsheet and see the hand of God. Alice, a white, middle-aged ministry volunteer and corporate administrator, described how she saw divine influence operating in her finances. During our meeting in her comfortable, neat living room, she pulled out her budgeting book and ticked through the pages. Her fingers landed on a challenging period three years earlier.

I start[ed] writing it down. Every time God came through with something that I felt undeserving of, whether it was a bonus or a rebate check or things that I didn't ask for and I didn't deserve. Raises. Checks in the mail. All of these little gifts and surprises. I just started giving credit to God for them.

I got a bonus for staying in my job where I would be laid off, so I was able to pay off all my bills. I helped a guy weed his yard just because I had time free—because I was unemployed. He gave me a couple of hundred dollars. Then I got a contract unsolicited. [I've] never [sent out] a résumé since 1988—never put a résumé out there—and God has given me jobs. My cat was really sick for a long time, and every time I went I would pay \$230, and the vet started feeling sorry for me, so the last two visits he only charged me \$80. I got air vouchers. I didn't volunteer. They bumped me. They gave me \$400 in air miles for something that I didn't even volunteer for. And I think I even ended up catching that flight.

Recording money that Alice "did not deserve," her ledger denoted not her own virtue but God's grace. By systematically logging credits and debits—an \$80 vet bill in one month, \$200 for helping out a neighbor—she was able to see the pattern of God's actions in her life. Grace came in the form of generous neighbors, service providers, and unexpected, small windfalls, like the airline vouchers. In this way, God not only provided for Alice spiritually but also blessed her with tangible gifts.

Gifts from other Christians also offered crucial evidence of the kingdom. Financial-ministry volunteers recommended that budgetary surplus not be driven back into the household. Instead, excess money should be given away. Christians acting with God's inspiration can create evidence of the kingdom in small, cash miracles. These gifts often allowed the receivers to fulfill their Christian duties, but always demonstrated God's presence in the world.

For Jim, a jocular retired white man, a family crisis presented an opportunity to experience kingdom activity.

Shortly after his salvation, Jim's father-in-law called with a question: Life in Southern California had become unsustainable, so could he and his wife move in for a while? Jim would have to fly south, rent a truck, help them pack, and drive the moving van back up north. Jim's wife was adamant that they had to help, and he, too, saw it as a family responsibility. "I said, 'That's fine.' But I won't borrow a penny to do it. I mean, if this is what God wants us to do, he's going to have to fund it." Jim had accepted Jesus as his savior while in the throes of a debt crisis. He felt it was God's will that he get out of hock to his credit card companies.

We spent every extra penny we had on [paying down] debt. So I was waiting. I looked in the mailbox every day. I looked in the curb when I walked to see if somebody dropped money. Then the day I was supposed to go to the airport, at five in the morning—in the shower, had shaving cream on—our doorbell rang . . . I went down. It was a guy from our church. He said, "I don't know what this is about, but God told me to give you this money." So I said good-bye to him and started back upstairs to the bathroom. I had exactly what I needed. I had \$40 and a one-way ticket from Oakland to Orange County airport was \$36. I mean, it was a life-changing thing for me—that God had not only brought this opportunity for us to help, then he funded it to the penny. I mean, he gave the \$4 for a tithe. I had \$36, which is what a ticket cost on AirCal from Oakland to Orange County.

Small gifts of money, like the one Jim received, gave evidence of God's worldly presence. Infrequent small crises were met with godly interventions, allowing believers to fulfill their biblical duties. By creating tangible evidence of kingdom living, regular budgeting disciplined Christian vision to see godly influence. By dutifully noting every major and minor turn of fortune, evangelicals in financial ministries produced a way to routinely experience miracles.

### Walking with God through the marketplace

In financial Bible-study sessions, believers testified to the struggles and triumphs of putting faith in God's money rules. Online and at the mall, the things of mainstream US consumer life—from shoes to restaurants to cars—stimulated worldly desires. Financial-ministry volunteers described such desires as indicating a destructive dependence, similar to the way Alcoholics Anonymous describes drinking.<sup>15</sup> Howard Dayton, a key figure in the financial-ministry movement, warned about getting "hooked":

From time to time we all get hooked on something we think we must buy—a car, home, camera, boat, you name it. Once hooked, it is easy to rationalize a purchase. Please remember to seek the Lord's guidance

and the counsel of a godly person when confronted with a spending decision. (1996, 145–46)

Acting faithfully in the marketplace requires disconnecting from the influence of things and worldly desires and replacing that dependence with a close relationship to God. Evangelicals often described their religious development as a “walk” with God, a journey in intimate engagement with his gifts and choices (cf. Luhrmann 2012, 272). The walk can be taken more literally too, as God’s presence alongside believers as they move through the US consumer landscape. This constant companionship in the marketplace offered discipline in the face of consumer temptation and in negotiations of price and value.

In small-group sessions and in interviews, ministry participants described soliciting God’s companionship in the marketplace through prayer. Many Christians asked for his help in resisting worldly financial temptations. Paul, an Asian American ministry participant and volunteer, explained his marketplace prayers as a dialogue about need and value:

I feel that the temptation is not . . . it’s not driving me to do something. Before, I would always talk to myself—do I really need that? And now I’ve changed the talk to—God, do I really need this? And then if I really need that and I feel like God is saying, well, oh, I can buy that. And then I’ll pray that God can find a better deal.

Aliyah, an African American volunteer and health professional, described God’s intervention as redirecting her search for goods, helping her to avoid budget-breaking choices:

It was at Macy’s, and they were having a shoe sale. And I was looking for something in particular, which they didn’t have. And I kept looking. And I found a pair of shoes and I tried them on. And the whole time I was like—and I’m sure it was the Holy Spirit—you don’t need those shoes. You’re just going to feel guilty. And I tried them on, and finally I did say, “I can’t buy them.”

Their walk with God took these Christians on a journey through middle-class US life. Sometimes a lost job or family need might signal God’s desire for a believer’s new direction or an opportunity to bring grace in small gifts of goods and services. More frequently, opportunities to purchase goods provided quotidian occasions to feel God’s closeness and guidance.

In both urgent and routine situations, the Christian budget acted as a lens for sensing God’s will and perceiving his interventions. In particular, the budget placed limits on the believer. If given proper attention, God could act as a force for restraint, too, for staying within the budget and modeling kingdom activity through Christian

regulation of household finances. Staying on budget brought the kingdom into the here and now, revealing God in the numbers.

### **Conclusion: Ethics and uncertainty**

Evangelical financial ministry draws a strong distinction between the economy of God’s kingdom and that of the secular world. Still, church members provision their households with wages and credit, savings and investments; rejecting marketplace demands entirely would risk disastrous consequences, like the inability to make rent or to retire. This predicament generates ethical labor directed at reconciling religious and secular economic responsibilities.

Compelled to be in the world but not of it, financial-ministry volunteers and participants search for the divine in the secular economy. They reach for the tools at hand, borrowing the budget, a key device used outside the church, to pursue God’s purpose. Together, volunteers and participants transform budgets to operate as lenses onto God’s kingdom on earth. Equipped with Christian relations of stewardship and fellowship, budgets produce spiritual evidence: they record acts of faith and God’s interventions in everyday lives.

They also serve to reframe and mediate the economic volatility presented by the contemporary US market landscape. As labor, financial, and consumer markets give and take jobs, hike and cut interest rates, and raise and lower the prices of everyday goods, Christian budgets transform this variance into a record of divine intervention. A commitment to search for God’s involvement in the fluctuations of the secular economy and to model God’s kingdom in household budgets defines the evangelical financial ethic.

Carefully executed accounts impose household order in the face of obscure forces. Weber’s (2001) inquiry centered on such methodical activity, pinpointing the radical spiritual uncertainty of Calvinist predestination as the driving force behind followers’ economic discipline. For Calvinists, the uncertainty of salvation could not be overcome; while they might enhance God’s glory with their financial diligence, this work could not assure their own salvation.<sup>16</sup> The relationship between salvation and uncertainty has inverted in the case of present-day evangelical Christianity, which offers sure salvation while economic uncertainty engulfs church members. Market volatility undermines the ability to envision a path to future prosperity while the financial economy continues to demand that households engage in both fine-grained calculations and adjust quickly and thoroughly to market conditions. The practice of evangelical ethics offers a path for navigating—and even finding spiritual gratification in—the volatile conditions of the financial economy.

Financial ministry shows how, in everyday financial practices, the economic becomes spiritual and the spiritual becomes economic. The economic devices that support and enable these practices, like evangelical financial-ministry budgets, carry “ethical affordances” that provide opportunities to repurpose economic objects to a godly end (Keane 2015). Understanding practices and devices such as this, which perform both market calculation and spiritual discipline, requires attention to both the ethics that animate economic activity and the tools that organize its ethical character.

Examining evangelical budgetary practices also illuminates the ethical commitments of secular actors facing volatility within the financial economy. Outside the church, personal financial advice prescribes almost identical techniques of enumerating income and expenditures. Personal financial advisers encourage clients to understand themselves as vulnerable to markets, to the cost of debt, to price pressures, to job insecurity. Each fluctuation opens onto multiple explanations and possible actions, igniting a “craving for intelligibility” (Guyer 2016, 67).

Budgeters who turn to these programs must attend constantly and attentively to the volatility of markets and the changes they inscribe in their account books. Financial advisers recommend that budgeters anticipate fluctuations, preparing for an unstable future with savings and investments. They, too, detail an ethical demand: to observe the markets’ signals in their budgets and to adapt to its judgments. Planning carefully—tracking income and expenses, saving, investing, and manipulating finances—opens a household to receive the market’s grace.

## Notes

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1. Questions of ethical conduct and religion tap into a rich vein of contemporary anthropology, particularly as it relates to subject formation across a variety of sites (see, for example, Mahmood 2005; O’Neill 2009; Scherz 2013; Simon 2009). The focus of this article, on relations between markets, devices, and ethics, requires me to take up that conversation elsewhere.

2. The term “doubled form” evokes W. E. B. DuBois’s concept of double consciousness, the condition of judging oneself through one’s own eyes as well as those of a critical and contemptuous Other. In DuBois’s formulation, double consciousness carries the desire to reconcile these two selves into a coherent whole (DuBois 1994). In using the phrase “doubled form,” I emphasize the positive condition of participating in two worlds simultaneously. Doubled forms serve evangelicals’ search for God’s world within the fallen one. Evangelicals work to reconcile these two spheres not by seeking to integrate a divided self, but by seeking evidence that the two worlds are already partially integrated, yet still distinct.

3. Prosperity gospel links faith and donations to God’s gift of increased wealth.

4. Orman and Ramsey both command media empires in the United States that include television programs, websites, books, financial products, and self-help kits. Orman’s advice does not invoke God directly, but her self-help lessons carry a distinctly evangelical tone. A 2009 profile of Orman in the *New York Times* highlighted this religious tenor when describing her biography: “Like many evangelists, Orman was once a fallen soul: in debt and a captive of her wants” (Dominus 2009). Ramsey, an evangelical Christian, endorses religion while advocating secular financial logic.

5. Evangelicals commonly use kingdom as an adjective, referring to activities that relate to or promote God’s dominion on earth. My usage of kingdom throughout the article follows this practice to convey both the language and the self-understanding of ministry volunteers and participants.

6. Doubling places the issue of convertibility between spheres in the analytic foreground. Jon Bialecki (2008) has argued that charismatic Christian economic practice should be understood through use of “spheres of exchange” theory. Stewardship, he argues, converts wages and commodities to the godly sphere through Christian reimagining of economic activities. Importantly for financial ministry, he observes that, as in Tiv exchange and investment, convertibility between the spheres was critical to the functioning of “the salvation economy” as separate and godly. Convertibility also establishes separate “circuits” within the broader economy, as observed by Viviana Zelizer (2010, 345–53).

7. ALCF’s distinctive profile makes the church easily identifiable. I have used the church’s true name and location, as well as those of the three other Bay Area churches where I interviewed ministry volunteers and participants. To maintain my informants’ privacy, I have assigned pseudonyms to each and masked identifying details, including their local church affiliations.

8. Of the United States’ 314 million inhabitants, 25.4 percent identify as evangelical Protestants (PFRPL 2015). Residents of southern states are more likely to identify as evangelical, but these Christian conservatives live all over the country, with particularly dense populations in the Midwest and West (PFRPL 2008). Economically, evangelicals skew somewhat poorer than mainline Christians, but most earn incomes in the midrange or higher; 42 percent of US evangelicals have yearly incomes from \$30,000 to \$75,000 (PFRPL 2008). The median yearly income in the United States for 2014 was just under \$54,000, according to the Census Bureau (DeNavas-Walt and Proctor 2015). Given that the South concentrates both lower incomes and higher evangelical participation, regional distribution may account for some of the lower skew of evangelical incomes (Noss 2013). Regional variation and income are not the only factors, however. Distinctive economic values and slower rates of wealth building contribute to the lower asset accumulation of conservative US Protestants (Keister 2008).

9. The search for the kingdom within financial-ministry practice was not grounded in a complex theology; rather the kingdom offered two conceptual resources. First, the kingdom presented a

tool for dividing the world into two distinct ethical domains, one secular and economic and the other godly and religious. Once divided, the kingdom offered an object around which to organize the search for evidence of the kingdom in the secular world. Evangelicals worked through social action to bring about this desirable but “alien future” (Bialecki 2009, 116).

10. Willow Creek’s architecture consistently communicates the church’s values of “neutrality, comfort, contemporaneousness, cleanliness, excellence” (Loveland and Wheeler 2003, 123). Financial ministries draw on just such suburban and broadly middle-class aesthetics, although the “members” (as many of these churches refer to their congregants) may come from a wide range of backgrounds. Financial ministries are part of the wide variety of services that suburban megachurches offer, along with coffee shops, child care, and elaborately produced Sunday services (Warf and Winsberg 2010). In their aesthetics and the grouping of services and entertainment for convenience, these megachurches mimic the malls that define suburban landscapes.

11. A similar concern over separation of spiritual and economic practice drove Indonesian corporate “spiritual reform” rhetoric and methods that sought to improve employee performance through greater Islamic piety (Rudnyckyj 2010, 106).

12. Biblical references in this article are to the New International Version. Financial-ministry volunteers frequently drew on verses related to stewardship and money, rather than referring to those that address the kingdom directly. Ministry movement leaders drew on a published set of 2,350 verses that support their mission; see Crown Financial Ministries, “Money and Possession Scriptures,” 2005, accessed February 15, 2016, <http://www.crown.org/portals/0/docs/downloads/MoneyPossessionScriptures1.23.14.pdf>.

13. Christian financial-ministry practices make explicit the social ties that organize money and its uses, but households outside the church also use money to produce and sustain relations (Zelizer 1997).

14. Managing Our Finances God’s Way, Chip Ingram video sermon, Session 1.

15. This similarity is hardly accidental. Alcoholics Anonymous and other self-help programs share Protestant roots with contemporary evangelicalism and draw on the same tropes as financial ministry (McGee 2007).

16. These uncertainties initiate a dual wager: first, that the believer might be one of the elect, and second that the performance of faith will enhance God’s glory. This “derivative gamble,” as Arjun Appadurai (2011) has described it, carries a similar structure to that of financial contracts that rely on the outcome of other contracts’ price movements, showing how Weber’s (2001) analysis can illuminate the workings of another important contemporary financial instrument, the derivative.

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