



## BIBLICAL FOUNDATIONS OF ECONOMIC LITERACY



This seminar aims to help urban youth workers gain a basic Biblical foundation for understanding economic life, and especially for grounding their work in promoting “economic life skills” among young people.

Developed by Ele:Vate national director Amy Sherman, this seminar offers insights on the key Biblical paradigms that shape economic life. Each paradigm reveals key principles that urban youth workers can apply practically in their work and teaching among students.

## ECONOMIC LITERACY IN YOUR COMMUNITY

1. Do you know anyone in your community who's gotten into trouble managing their credit cards?
2. Do you know anyone in your community who has purchased furniture or other household goods such as a washing machine in a rent-to-own store?
3. Do you know anyone in your community who's been a victim of redlining?
4. Do you know anyone in your neighborhood who, instead of having their own bank account, uses a paycheck cashing service?



Before we look at the paradigms, though, it's important to realize just why teaching "economic life skills" is a critical part of urban youth ministry.

Think about the community where you minister. Considering all the residents in your neighborhood, it's likely that your answer to questions 1-4 would be "yes." Across the nation, millions of Americans carry significant, and debilitating, credit card debt. In some distressed communities, lower-income families purchase goods on long-term, "pay as you go" plans with exorbitant interest rates. Customers unaware of the financial mechanisms regulating their purchases may not realize that the couch or TV they're buying on the installment plan will end up costing them the price of several couches or TV sets. In addition, many Christian community development workers have watched as hardworking families in their neighborhoods are turned down by banks or other credit institutions in their application for small business loans or mortgages. When financial institutions deny credit to people based on where they live, it's called "redlining." It's discrimination, and it's illegal, but it happens. But it happens less in communities where residents understand what it's all about, and can fight against it.

## ECONOMIC LITERACY IN YOUR COMMUNITY

1. How many of the youth in your program would be able to define accurately what an opportunity cost is and to give you a practical example of an opportunity cost?
2. If you gave all the students aged 14 and up in your youth program their own credit cards with a \$5,000 balance, how many of them would likely run into trouble with debt or late fees or finance charges?

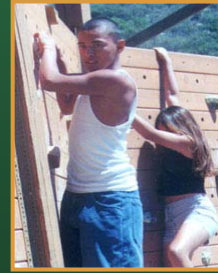


If many of the adults in your community lack financial literacy skills, then it's likely that many of the youth you are working with also are unaware of some keys to economic health.

Think a moment about the students you work with. Do most know what an "opportunity cost" is? Are they prepared to handle a credit card responsibly?

## ECONOMIC LITERACY: SOME FAST FACTS

1. 79% of students ages 16 through 22 have never taken a class in personal finance.
2. 64% of teenagers don't know what an "interest rate" is.
3. Only 10.2% of high school seniors score a "C" or better on the Basic Financial Survival Skills Test



If you are thinking, "Well, even if the youth don't learn about finances at home, surely the school's teaching them about this stuff" – think again.

Most high schools in America do not offer classes on financial literacy. That's one important reason why two-thirds of teenagers don't know what an interest rate is! Think about the ramifications of that lack of knowledge: how will they know how to purchase a used car and not get "taken" on the financing? What effect will this ignorance have on their ability to manage a credit card?

The fact is: young people are not getting an education in financial management. Every couple years, a national financial literacy nonprofit called Jumpstart Coalition surveys over 6,000 high school seniors—rich kids, poor kids, urban kids, rural kids, and kids of every race and ethnicity—and time after time, their lack of understanding about basic financial life skills is revealed. 90 percent of the kids score worse than a C on Jumpstart's financial literacy test.

The bottom line? Your kids need you to teach them this stuff!

# THE ELE:VATE MISSION

Equipping urban youth workers to teach financial and economic literacy skills youth need to thrive



Good news! The Ele:Vate project can help you in this important work.

Ele:Vate stands for “Economic Literacy Education: Vital Assets for Transformation and Empowerment.” Our mission is to equip urban youth workers to teach financial and economic literacy skills to youth so that those youth can thrive. In addition to this seminar on Biblical Foundations of Economic Literacy, we have other resources that can help you. Check out our website at [www.elevateurbanyouth.org](http://www.elevateurbanyouth.org) for details.

# **THE BIBLE AND ECONOMICS: 4 CENTRAL PARADIGMS**

**The CREATION Paradigm**

**The CONSUMATION Paradigm**

**The WISE LAW Paradigm**

**The KINGDOM Paradigm**



Having established how relevant and critical it is to help urban youth develop financial literacy, we're ready now to examine the Biblical foundations of this kind of work.

The scriptures offer us four key paradigms to consider: the Creation paradigm, the Consumation paradigm, the Wise Law paradigm, and the Kingdom paradigm. We're going to look at each of these, and after understanding them, try to apply those insights in terms of practical, daily work with young people.

# THE CREATION PARADIGM

## 5 Central Themes

1. **CREATIVITY:** man is made in God's image (Gen. 1:26). The main characteristic we see of God in this part of scripture is that God is creative.
2. Our **VICE-REGENCY:** God grants humankind dominion over nature, to steward it with authority, responsibility & care; man names things (Gen. 1:28-30; 2:15; 2:19)



By the “Creation Paradigm,” we mean “what we learn about God’s intentions for economic life from the Creation narrative.” If all we had of the Bible was Genesis chapters 1 and 2, what would we learn about God, and what would we learn about economics?

First, we’d see that a vital, inherent part of human nature is that we are creative beings. Genesis 1:26 tells us that we are made in God’s image. And the primary attribute or characteristic we see of God in the creation narrative is that God is a creator. Since He is creative, and we are made in His image, then we are creative. Be it for good (creating value) or be it for evil (creating vice), creativity is an inherent part of our God-design.

Second, we’d see that we have an important position in the created order: we are stewards, appointed by God with responsibility over the natural order. We are not the king—God is—but we are “deputy kings.” That’s what the fancy word “vice-regent” means. We have real power and authority in this world, given to us by God Himself. We are called to manage the earth’s resources.

# THE CREATION PARADIGM

## *5 Central Themes*

3. WORK that is pleasurable, fruitful, productive, satisfying
4. FREEDOM (it's implicit and makes possible the first three themes)
5. INTERDEPENDENT RELATIONSHIPS (humans upon God, mutual relationship between humans and earth, and between men and women)



Third, we see that work is part of God's intentions for humans. Remember that we're studying Genesis 1 and 2 – this is paradise; this is the Garden of Eden. Work is not something that comes AFTER the curse...it's something that is part of life in paradise! The Creation Paradigm reveals God's IDEAL intentions for economic life. And His ideal intention is that humans enjoy work—productive, satisfying, fruitful, rewarding work. Work is good!

Fourth, we see freedom. There's no specific verse to reference. But the principle of freedom is implicit throughout the creation narrative. After all, how can humans truly be creative or truly act as responsible stewards, unless they have freedom?

Finally, we see interdependent relationships. Humans don't create themselves; God creates us and gives us life. We are dependent upon Him. We are also dependent on the earth to nourish us; yet the earth also needs us to tend it (which is why God gives us the job of being gardeners). And after God creates Adam, He says it "is not good" for Adam to be alone. So God creates companionship & friendship, by creating Eve. Now men and women are joined in harmony and interdependence.

# THE CONSUMMATION PARADIGM

## *Central Themes*

Our VICE-REGENCY: Rev. 22:5 talks about how we – the fully redeemed people of God – will reign forever and ever.

We see CREATIVITY & pleasurable WORK: Rev. 21:24 says the “kings of the earth will bring their splendor into [the New Jerusalem]”

We see COMMUNITY: God and humans enjoy a face-to-face fellowship; we are reunited with the “saints gone before;” there is harmony among all the peoples of the earth (“every tribe & nation”); and the earth itself is perfected (no curse, no disease)



Now let's look at the Consummation Paradigm. By this, we mean what is revealed about God's intentions through the narrative about the new heavens and new earth that God will create at the consummation of the Kingdom. We learn about this in Revelation.

Once again, as with the Creation Paradigm, we are seeing God's IDEAL intentions. We see what God ideally wants the world to be in the Garden of Eden in Genesis, and then we see it again in the re-created paradise of the New Heavens and New Earth in Revelation. And since both reveal those ideal intentions, not surprisingly, we see the same basic themes:

Humankind's status as vice-regents is reaffirmed, as we are invited to sit on the throne and rule with Christ. And lest anyone fear that we will be bored in heaven, Revelation shows us that we will continue to enjoy creative, pleasurable work in heaven. It won't be all singing, harp-playing, and cloud-surfing! Despite the fact that the New Jerusalem is perfect (God has recreated paradise), He still has His creatures “bringing their splendor” into it. The work we do will be free from curse; it will be all that is pleasurable, enjoyable, rewarding, and wonderful about applying our God-given talents in labor—and it will be nothing that is frustrating or stressful or fatiguing. And in this new paradise, we will continue to enjoy interdependent relationships—true community.

## SOME PRACTICAL IMPLICATIONS OF THE CREATION & CONSUMMATION PARADIGMS

1. *Being a good steward is fundamental to our Christian identity and calling. Therefore, we should create opportunities where youth have real opportunities to be stewards... i.e., giving them authority and freedom over real resources that they have responsibility to manage.*



So the Creation and Consummation paradigms teach about God's ideal intentions for economic life. What are some practical implications of this, for our daily ministry with urban youth?

First, this Bible study has revealed that a crucial part of human identity is that we are stewards; vice-regents over Creation. This means that "stewardship" is about a lot more than giving money to our church. Being a steward is fundamental to our God-given calling. We are not fully human if we are not acting as stewards. This means that we should find ways to help urban youth exercise their role as stewards. And that will require giving them *real responsibility over real resources*. Teaching kids to manage resources well is not just a matter of inculcating important life skills; it is a key component of true discipleship.

## SOME PRACTICAL IMPLICATIONS OF THE CREATION & CONSUMMATION PARADIGMS

How can we do this?

- a. Student budgeting input
- b. Token economies



Youth ministries can do at least two things to help students grow as stewards. The first is to design ways for youth to participate in the management of the ministry's budget. For example, perhaps your budget includes a certain lump sum for entertainment. Why not let the youth determine how to spend that? They can debate the pros/cons of different events or meals out or field trips. The point is to give them real resources to manage.

Second, your ministry could establish a token economy. A token economy establishes a fake currency which students can earn through program participation or achievements. They then manage that currency, typically through savings and checking accounts, making decisions about spending and investing and giving.

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**SOME PRACTICAL IMPLICATIONS OF THE  
CREATION & CONSUMMATION  
PARADIGMS**

***ECONOMIS:***

***A GREAT TOKEN ECONOMY!***

***www.Economis.net***



Ele:Vate offers a creative, robust, and interactive token economy called *Economis* for urban youth ministries. And it's free! You can learn all about *Economis* by clicking "watch the webinar" on the home page of the *Economis* web site: [www.Economis.net](http://www.Economis.net).

## SOME PRACTICAL IMPLICATIONS OF THE CREATION & CONSUMMATION PARADIGMS

### 2. *Work is not a curse and we need to cultivate in our youth:*

- a work ethic that recognizes this
- an ability for them to discern their unique vocational talents

#### How can we do this?

- a. career exploration
- b. youth entrepreneurship



Not only do Christian youth ministries need to help students grow as stewards, we also need to help young people recognize that work is not a curse. Work is part of God's ideal intentions for human beings. God wants us to work, and to delight in the work that we do.

Youth ministries should intentionally seek to cultivate a strong, Biblical work ethic among students, reminding them that all work has dignity (despite what our culture may say about some low-wage jobs). We can also serve youth well by helping them discover their inherent, God-given creativity and talents. We should see all youth as having wonderful potential, because all—despite their economic status or disadvantages—are made in God's image. We need to help urban youth dream dreams and explore the ways they can employ their God-given gifts in service to Him and others. Some great practical ways of doing that include leading career exploration and job shadowing activities or launching youth entrepreneurship programs. The FASTEN website ([www.FASTENnetwork.org](http://www.FASTENnetwork.org)) offers some great toolkits on both teen vocational development and youth entrepreneurship to help you get started.

## THE WISE LAW PARADIGM

### *Central Themes*

- Sabbath rest for people, animals, and land
- Special safety nets for the widow, the orphan and the stranger
- Avoid sloth & folly (Prov. 12:27; 28:19)
- Practice thrift (Prov. 21:20)
- Invest and take risks (Prov. 31)



The first two paradigms we've considered showed God's IDEAL intentions for economic life. Unfortunately, we humans messed that up. In Genesis 3, we read of the tragedy of The Fall and our banishment from the Garden of Eden. Starting with Genesis 3, the paradigm changes. Now we humans are living in a world that is under the curse.

But God, in His goodness, did not abandon us. Instead, He gives us important guidelines by which to live in the now fallen, less-than-perfect, sin-cursed world. We could call those guidelines "the Wise Law Paradigm." By this term, we mean the teachings of God revealed in His Law (the first five books of scripture) and in what theologians call "the wisdom literature" (Psalms, Proverbs, Ecclesiastes, and Job). This slide highlights some key principles these books of the Bible offer to humans. God's intentions for us are still good. Although we no longer enjoy the perfect "shalom" of paradise—where everything is in right order/harmony—He wants us to attain a measure of that shalom and wholeness. He wants us as healthy as possible in this broken world, and gives us guidelines for attaining that. The guidelines include such things as taking a Sabbath rest each week; being diligent and not lazy; and learning how to save and invest rather than spending foolishly and going into debt. God also tells us that some people in our community will be vulnerable, and we need to make adequate provision for them (e.g., widows and orphans).

# THE WISE LAW PARADIGM

## *Central Themes*

- Stewardship, not exploitation of nature
- Individual responsibility & freedom
- Just weights and measures (Lev 19:35-36)
- Future orientation (Prov. 13:22)



The Wise Law also reminds us of our responsibility to care for the environment. Our role as stewards over nature doesn't give us license to abuse the creation. We are dependent on it, and must take care of it if we want the earth to continue to produce the food that nourishes us all. The scriptures also teach us that individuals have important responsibilities. Business persons and traders are to use just, fair scales—they are not to defraud their customers. Private property is assumed in this paradigm, as the Law commands people not to steal. And God holds individuals accountable for their actions. God wants people to enjoy economic freedom— to exercise their stewardship, their creativity, their God-given talents – but that freedom is always tied to personal responsibility to “act justly and love mercy.” And the Bible teaches the importance of a forward-looking mentality. Proverbs 31 commends “the righteous woman” for her work as a smart investor; a person looking to multiply her resources. We are not to “live for today” only or give in constantly to instant gratification. Instead, God's Word teaches us that wholeness is found in being wise money managers, having a future orientation. We're to follow the ant's example of saving up for a rainy day. And we are to wisely invest and multiply our resources so that we can leave an inheritance for our children (Proverbs 13:22).

## A PRACTICAL IMPLICATION OF THE WISE LAW PARADIGM

*We need to help kids learn “proverbial wisdom” in ways that “stick” – in ways that are interactive, experiential, real, engaging.*

How can we do this?

- a. games
- b. pulling out these principles in the stories we expose kids to
- c. token economies
- d. youth entrepreneurship



So what are the practical implications of the Wise Law paradigm?

The main one is that we need to help young people understand the wisdom and character-building principles of the wisdom literature! These “old-fashioned” principles of thrift, hard work, saving, being honest and responsible, and so forth, are life-giving. But we need to teach these key principles in ways that kids can relate to. A dull lecture won’t work...we need to “pass along” this wisdom through creative games and stories and hands-on activities.

If you have some youth activities that take place in a classroom setting, you may find some of the “15 Minute Lessons” from The Powell Center for Economic Literacy (an Ele;Vate partner organization) helpful. Visit them at this link: [http://www.powellcenter.org/Econ\\_Across.asp](http://www.powellcenter.org/Econ_Across.asp)

Entreunity, another Ele:Vate partner, is the country’s leading Christian ministry in helping urban ministries excite their students about entrepreneurship. Entreunity’s business simulation game is a great resource for teaching students about economic and business principles in a fun, interactive way. Visit [www.entreunity.com](http://www.entreunity.com) to view this game and other resources.

On the next slide, we’ve listed additional web resources for interactive activities you can lead your youth in.

# THE WISE LAW PARADIGM

## SOME WEB RESOURCES FOR HANDS-ON ACTIVITIES

Consumer Jungle

[http://www.consumerjungle.org/junglemambo/index.php?option=com\\_content&task=view&id=37&Itemid=72](http://www.consumerjungle.org/junglemambo/index.php?option=com_content&task=view&id=37&Itemid=72)

Junior Achievement Student Center

<http://studentcenter.ja.org/>

In the Mix “On the Money”

[http://www.inthemix.org/shows/show\\_money.html](http://www.inthemix.org/shows/show_money.html)



# THE KINGDOM PARADIGM

## *Central Theme*

How God wants us to **BE** and to **LIVE** in this world that is still fallen but that has begun to be restored because the Kingdom has broken into it.



The final paradigm for us to examine is the Kingdom Paradigm. The first two paradigms (Creation and Consummation) showed us God's ideal intentions for economic life. The Wise Law Paradigm gave us God's principles for economic life lived in our fallen world. The Kingdom Paradigm emerges as we take hold of the significance of Jesus Christ's incarnation.

John the Baptist heralded Jesus' coming by preaching "The Kingdom is *Near!*" Jesus Christ began His adult ministry proclaiming, "The Kingdom is *Here!*" Reliable Bible scholars agree: Jesus' primary message was about the Kingdom of God. And what Jesus taught about the Kingdom was that it is "now, but not yet." That is, the Kingdom is "now" because, through the incarnation, God came to earth in Jesus and began rolling back the curse. This is the meaning of the miracles of Christ. Through them, Jesus reaches into the future, consummated Kingdom, and yanks a foretaste of it back into the present. Since there will be no blindness or disease in the consummated Kingdom, Jesus healed lepers and returned sight to the blind. In doing so, He gave them a taste of the future; He made the Kingdom a present reality. Jesus taught that, through Him, the Kingdom has come to earth. But He also taught that this Kingdom had not yet arrived in all its fullness. There is a future reality to the Kingdom as well. We will experience it in all its fullness only at the end of history, at the consummation of the Kingdom in the creation of the new heavens and earth.

Therefore, our present age is marked, on the one hand, by a certain newness: the Kingdom is here! But it is also marked by the remaining realities of a still-broken world—because the Kingdom is not yet here in all its fullness.

# THE KINGDOM PARADIGM

## *Key Principles*

- Continued assumptions (from the Wise Law)
- But a new orientation, because of the Kingdom's "now-ness"



Thus, the key principles we gain from the Kingdom Paradigm are two.

First, because “the curse is still here,” the principles from the Wise Law paradigm are still relevant. In particular, we understand that in the “not-yet-ness” of the Kingdom we must pay heed to those places of abuse that continue to exist, as powerful people sometimes exploit the weak. We listen attentively to the warnings of the prophets about greed, injustice, and indifference to the poor and seek to be aware of the needy and hurting and ready to aid. We remember that God’s Wise Law spoke of the need for special safeguards for the alien, the oppressed, the poor, the orphan, the prisoner, and widow and we work hard to create economic opportunities by which poor people can gain sufficiency, health, and hope.

Second, though, because “the Kingdom is now here among us,” we recognize that the Wise Law principles, while necessary, are incomplete. There is something different about the world, post-incarnation. There is something new.

What are the practical implications of this?

## SOME PRACTICAL IMPLICATIONS OF THE KINGDOM PARADIGM



### 1. *Practice integration into the economy as it is*

How can we do this?

- a. token economies
- b. stock games
- c. youth entrepreneurship



Since the Kingdom is not yet here in all its fullness, economic life falls short of God’s ideals. We do not have a perfect market, we do not have perfect justice, we do not have a perfect distribution system. We have to deal with the economy as we find it; we can’t just wish it away.

Ele:Vate partner Rudy Carrasco from the Harambee Christian Center in Pasadena has written an important article for urban youth workers called “Protest and Invest.” In it, Rudy emphasizes that we have sometimes been so busy criticizing the current economy (“protest”) that we have failed to prepare our young people to succeed in the economy. We haven’t invested in them by way of training them in the ways of the economy, teaching them about markets, trade, entrepreneurship, and the stock market. This is detrimental to our young people, because without this knowledge, they fall further behind economically. We need to prepare our young people with the skills they need to integrate into the economy. We need to help young people acquire the skills to gain assets, to achieve financial sustainability. Many of the things already mentioned in this workshop—youth entrepreneurship and token economies, for example—make effective ways of teaching such skills.

## SOME PRACTICAL IMPLICATIONS OF THE KINGDOM PARADIGM

### 2. *Fight for reform where economic injustices are*

#### How Do We Do This?

- a. Educate kids about economic injustices and what's being done about them
- b. Help them think about careers they may explore to get the training/equipping to become justice advocates



But there is also a role for protest. This is especially true now, as we live “post-Incarnation.” The power of Christ has been released into the world and He is at work actively rolling back the curse. (Think about the Christmas hymn, *Joy to the World*: “He comes to make His blessings flow, far as the curse is found, far as the curse is found.”) He abides in His church and His church is to be a force for justice and *shalom* in this world. That is, it is our mission to imitate Jesus in His work of snatching foretastes of the coming Kingdom and yanking them back into our time. We are to be about the work of transforming our communities to look more and more like heaven; to participate with Jesus in the work we ask Him to do in the Lord’s prayer; namely, “Thy Kingdom come, Thy will be done on earth as it is in heaven.”

That means that we will be active in fighting against economic injustices. We will stand opposed to such things as insider trading or shutting out minorities from the market or discriminating against people in jobs or credit. We will say, “These ways are not the ways of the Kingdom, and we oppose them.” And that means we will help our students understand economic injustices and equip them to be effective change agents to bring about reform.

We will also teach our young people to live lives of sacrificial generosity and compassion, being active in serving the poor and in those policy reforms that provide greater opportunities for low-income families to climb the economic ladder. We will emphasize Jesus’ heart for the least, keeping in mind the truth of Matthew 25 that what we fail to do among the poor and needy, we fail to do to Him.

## SOME PRACTICAL IMPLICATIONS OF THE KINGDOM PARADIGM

### 3. *Cast vision for “Forward-Looking” Kingdom Investments*

Teach the Anathoth Principle



Finally, the Kingdom Paradigm should motivate us to make forward-looking investments, even those that look foolish from the world’s perspective.

In the book, *Restoring At-Risk Communities*, contributors Noel Castellanos and Mark Gornik write of the “Anathoth principle.” In Jer. 32, God tells the prophet Jeremiah to purchase a field in Anathoth, a village on the outskirts of Jerusalem. It is a crazy command! It is strange because at the time God orders this real estate purchase, Anathoth lies behind enemy lines. The city of Jerusalem is under siege, having been attacked and invaded by the Babylonian armies. But God tells Jeremiah to buy the field—and to purchase it very publicly, so all the Israelites will know of the transaction. It is a foolish investment—who buys property he cannot access?—but Jeremiah obeys anyway. But he is confused, and he asks God to explain the reason for this weird command. God’s answer is beautiful. He explains to Jeremiah that because of the invasion, the people are overwhelmingly sorrowful. They are a defeated and depressed bunch. But God wants the people to know that He will not forget them and will in fact deliver them from their oppressors some 70 years hence. And God wants the people to know, for sure, that He will keep His word to reclaim the city, and restore the fortunes of the Jews. So He tells Jeremiah to buy the field in Anathoth and to save the deed. It is His way of showing the people, concretely, that Anathoth will not always lie behind enemy lines. The property purchase is a visible sign of God’s future redemption.

## SOME PRACTICAL IMPLICATIONS OF THE KINGDOM PARADIGM

- Teach the Anathoth Principle
- Do Anathoth work in your ministry....or partner with those who are doing it, to facilitate your kids' hand-on experience



Today, some distressed communities feel as though they are behind enemy lines, in the sense that Satan seems to have these communities in his grip—through drugs, crime, and violence. But the truth is that God is Lord over all and has His people in all places. While the world may only see a distressed community's liabilities, we perceive with different eyes, recognizing its God-given assets. We acknowledge the need, but also celebrate the (sometimes hidden) strengths. Our calling is to join Him in His reclamation work, as we labor alongside of community residents to unleash their talents and enhance the community.

This may appear foolish to the world. Investing in, starting new businesses in, or moving into a crime-ridden, poor community will no doubt look strange to the world. But it is just these kinds of "Anathoth" investments that display a visible message to the world that God's Kingdom is on the move, that He is still in the reclamation business.

We have an opportunity to encourage our young people in this Kingdom mindset, showing them how they can make "foolish investments" with their lives, their talents, and their treasure. We need to teach this mindset and help youth participate in "Anathoth" type activities by partnering with ministries that are reclaiming distressed communities and transforming them into places where the Kingdom is more and more visible. This is especially critical in our culture, which so exalts materialism and consumerism. The way of the Kingdom is a way of generosity, compassion, and service, sharing God's heart for the poor and for justice, and laying down our lives so that His *shalom* blessings might flow in greater measure into our communities.

## BIBLICAL FOUNDATIONS OF ECONOMIC LITERACY

**Author: Dr. Amy L. Sherman**

*Amy is the Director of the Center on Faith in Communities at the Sagamore Institute ([www.CenteronFIC.org](http://www.CenteronFIC.org)). She and her staff oversee the national Ele:Vate project and the FASTEN (Faith and Service Technical Education Network) initiative. She is the author of four books, over 70 articles, and the devotional booklet, Sharing God's Heart for the Poor: Meditations for Prayer, Worship and Service.*

