



Introduction: Between Convenience and Surveillance

We live in a time of unprecedented technological advancement. Digitalization has reached every sphere of our lives: our relationships, our work, our shopping—and of course, our money. In this emerging context, the rise of digital money—virtual currencies, cashless payments, cryptocurrencies, and central bank digital currencies (CBDCs)—is raising profound questions not only economically but also spiritually. What does this shift mean for our freedom? Is it merely another tool of modernity, or part of a global reorganization that threatens human dignity and spiritual liberty?

As Catholics, we are called to discern. And discernment begins not with fear, but with Truth. Jesus said: **“The truth will set you free” (John 8:32)**. In this article, we will explore from a theological and pastoral perspective what is happening in the global financial realm, why it is relevant to our faith, and how we can prepare ourselves—spiritually and practically—for these changes.

1. A Brief History of Money: From Coins to Algorithms

Since ancient times, money has been a tool of exchange and a way to express value. Gold, salt, livestock, precious metal coins, paper currency, and more recently, cards and apps have all been various forms of representing something that in itself has no value: trust. Because in the end, money functions insofar as we trust that it will be accepted by others.

The 20th century saw a radical change with the creation of central banks and the abandonment of the gold standard. Money was no longer backed by tangible goods but by the promise of the state. Today, with the rise of digital money and cryptocurrencies, we take a further step: money becomes a code, a data point, something intangible that can be monitored, conditioned, or even blocked with a click.

This new model—where everything is recorded, tracked, and centralized—opens the door to new forms of control. What used to be national sovereignty may now serve a globally interconnected financial system, which does not always align with the principles of justice or subsidiarity.



2. What is Digital Money? And Why Should It Matter to Us?

The term “digital money” can refer to several things:

- **Central Bank Digital Currencies (CBDCs):** An electronic version of official currency, directly controlled by governments or central banks. These are already being implemented in countries like China and Brazil and are under study in the European Union.
- **Cryptocurrencies:** Decentralized assets like Bitcoin or Ethereum which, at least in theory, operate outside of state control.
- **Payment Platforms** like PayPal, Bizum, Apple Pay, etc., that eliminate cash and collect data on our purchases.

At first glance, all this may seem like a natural evolution of technology. What’s the harm in getting rid of bills? Isn’t it more convenient, faster, and safer?

The issue, as always, is not in the object itself but in its use. In the hands of authoritarian governments or institutions with ideological agendas, digital money can become a tool of mass control. And this is where the question arises: **Are we moving toward a financial system that rewards ideological conformity and punishes dissent?**

3. Theological Foundations: What Does Catholic Doctrine Say?

The Church does not oppose technological progress. In fact, it promotes it when it serves the human person. But it strongly warns when that progress becomes a new idol or threatens human dignity and freedom.

The Catechism of the Catholic Church (n. 1883) teaches that the principle of **subsidiarity** forbids a higher authority from interfering in matters that can be resolved by lower levels. If control of money shifts from citizens to a central entity, and from there to supranational organizations, this fundamental principle of Catholic social teaching is violated.

Saint John Paul II, in *Centesimus Annus* (1991), denounced “the idolatry of the market” and called for a just economic order, with participation, solidarity, and respect for freedom. Excessive centralization of money, without mechanisms for freedom and choice, can create a **“new financial totalitarianism.”**



The Bible also frequently warns about the corrupting power of misused money:

“The love of money is the root of all evils, and some people, in their desire for it, have strayed from the faith” (1 Timothy 6:10).

4. The New World Order: Conspiracy Theory or Observable Trend?

Talking about a “New World Order” doesn’t necessarily mean referring to a hidden conspiracy. It means talking about a real, observable **restructuring of political, economic, and social power structures**. The UN, the World Economic Forum (WEF), the World Bank, and other institutions are promoting a global transformation based on sustainability, digital inclusion, and planetary governance.

Many of these proposals have positive aspects. But **when God is excluded, or when a relativistic ethic is imposed**, what begins as progress can become domination. A social credit system based on financial behavior, as tested in some regions, may seem dystopian—but it is already being implemented.

As Christians, we cannot ignore this. We are called to be **“wise as serpents and innocent as doves”** (Matthew 10:16). Discernment is not about being afraid, but about **seeing what the world proposes through the light of faith and asking: “Does this promote truth, freedom, and the dignity of the human being made in the image of God?”**

5. Theological and Pastoral Practical Guide: How to Live This Reality with Faith and Wisdom

1. Maintain a Solid Spiritual Life

Without prayer, there is no discernment. Read the Gospel, pray the Rosary, attend the Eucharist, and remain in a state of grace. A soul united to God does not fear the future.



2. Educate Your Conscience and That of Your Family

Talk to your children and friends about the meaning of freedom, responsibility, and the ethical use of money. Teach them not to idolize convenience or blindly depend on technology.

3. Diversify Your Financial Management

Don't place all your trust in digital systems. If possible, keep part of your savings outside the centralized system. Learn to use alternatives: local currencies, bartering, solidarity cooperatives, etc.

4. Support Local and Solidarity-Based Initiatives

The economy of communion, ethical projects, and small family businesses are signs of the Kingdom. Strengthen what is small, local, and human.

5. Participate in Political and Social Life with Christian Criteria

Silence is complicity. Stay informed, vote with a formed conscience, and denounce abuses. Be salt and light in your community.

6. Avoid Both Fear and Naivety

Neither paranoia nor passivity. The Christian balance lies in active trust. Jesus promised that **“not a hair of your head will perish” (Luke 21:18)**, but He also called us to **“watch” (Mark 13:33)**.

6. Conclusion: The Kingdom of God Is Not of This World... But It Is Built Here

Are we heading toward a New World Order? Perhaps. Could it become a form of modern slavery? It's possible. But it is also an opportunity to renew our trust in Providence and to rediscover the value of community, austerity, and Christian freedom.

Let us not place our hope in currency—digital or otherwise. **Our hope is in Christ, who has conquered the world.** May money be a tool, not an idol. May technology serve charity, not control. And may you and I, in our daily lives, live freely in truth, knowing that:



“We do not have here a lasting city, but we seek the one that is to come” (Hebrews 13:14).

Prayer for Financial Discernment:

*Lord,
You who multiplied the loaves, teach me to use wisely what You
give me.
Do not let me become a slave to money or power.
Give me clear eyes to discern, generous hands to share,
and a free heart to follow You above all things.
Amen.*