Luther disagreed with the following practices of the Church:

- He disagreed with the Church’s policy on Indulgences (paying money to the Church to obtain forgiveness for sins).
- Only Catholic priests were allowed to read, interpret, and teach the Bible.
- The Pope established the only correct way to interpret the scriptures, and all Catholics were bound to follow it.
- The Pope was considered to be infallible (made no mistakes).
- Books and writings that did not agree with Catholic teachings were banned, and sometimes burned or destroyed.
- People who expressed views that were different from official Church beliefs could be excommunicated; they were considered to be heretics and unbelievers.
- It was believed that people could only learn about religion and God through Catholic priests. Believers did not have a direct relationship with God.
- It was taught that being a Christian was based on following the laws of the Church, rather than being a question of faith and personal conscience.
- The Pope and many bishops lived in luxury, and the Church had great wealth, while many of the people were poor and were forced to give to the Church.

In 1521, Luther was excommunicated from the Church for his beliefs. However, he continued to publish articles and his radical opinions gathered many followers.

Other reformers, such as John Calvin, Jakob Hutter, and Menno Simons, expressed criticism of the Catholic Church's lavish spending and the worldly lifestyles it permitted. A number of Protestant (from the word protest) churches grew as a result of this movement.

In 1534, Henry VIII in England rejected the Catholic Pope and founded the Church of England (Anglican Church).

Religious intolerance, persecutions, and wars arose in Europe because of conflict between various church groups. Many of the first settlers in the United States were from religious groups (e.g., Puritans) who came to escape religious persecution in Europe.