



# Surviving Financial Stress

Insight for making  
it through when  
money's tight



## Surviving Financial Stress

Insight for making it through when money's tight



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Introduction

## No Financial Force-Field

*By Kelli B. Trujillo*

Unemployment is at record levels. Millions of jobs have evaporated. For those blessed enough with a degree of job security, salaries have been frozen while health insurance costs have risen exponentially. Many more go without any health insurance at all. Grocery costs are on the rise while savings rates continue to decline.

Wouldn't it be great if God placed a protective bubble around us? Some sort of invisible force-field that protected us from all the dangers assailing everybody else? Unfortunately, real life with God isn't like that. (Anyone who tells you differently needs to actually read the Bible!) God certainly doesn't promise us a problem-free life. Just like everybody else, we might wake up one day to discover we're facing a serious financial crisis.





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Whether it's a direct result of the current financial downturn or a just an everyday reality of your life, money (or the lack of it!) can cause major stress. Your marriage can feel like it's falling a part. Your own emotional well-being can be brought to the brink. Your faith in God can be tested beyond what you'd imagine.

How can we handle money wisely? How can we maintain a generous heart when we're facing lean times ourselves? How can our faith weather financial storms, especially when they threaten to drown us? The articles in this Kyria download deal frankly with the real-life difficulties money troubles can create. In these pages, you'll find the stories of women dealing with huge amounts of debt, reaping the results of a lack of prudent savings, and trying to hold on when medical crises strike an already struggling budget. You'll find insights from experts who've been to financial rock-bottom and have climbed their way back out. They'll share ideas about how to tackle debt, how to budget, and how to save. And most importantly, you'll discover insights from Scripture about how to live with a vibrant faith even in the midst of dark financial times.

Whether you're in the middle of a financial crisis right now or are trying to plan ahead for struggles that may come, we hope this download equips you to make it through the storm with a strong and growing faith.

Grace,

*Kelli B. Trujillo*

Managing Editor, KYRIA downloads,  
Christianity Today International





## How to use “Surviving Financial Stress” for a group study

“Surviving Financial Stress” can be used for individual or group study. If you intend to lead a group study, some simple suggestions follow.

1. **Make enough copies for everyone in the group to have her own guide.**
2. **Depending on the time you have dedicated to the study, you might consider distributing the guides before your group meets so everyone has a chance to read the material. Some articles are quite long and could take a while to get through.**
3. **Alternately, you might consider reading the articles together as a group—out loud—and plan on meeting multiple times.**
4. **Make sure your group agrees to complete confidentiality. This is essential to getting women to open up.**
5. **When working through the Reflect questions, be willing to make yourself vulnerable. It's important for women to know that others share their experiences. Make honesty and openness a priority in your group.**
6. **End the session in prayer.**

## Laid Off!

While my husband searches for a job, God's helped me do some soul-searching.

*By Laurie Jackson*

**W**hen my husband, Dennis, first began job hunting, I'd hold my breath as I waited for him to appear at the door, eager for a glimpse of his face to tell me if his day had been a success. But now, 15 months after he became a statistic—one of 300 laid off by his employer of six years—I can tell how his day's gone simply by the way his feet hit the steps leading from the garage into the house. Today his footsteps are heavy, as though he's carrying the weight of the world.





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All these months I've watched Dennis stuff hundreds of résumés into the mailbox and pound away at the computer keyboard, courageously sending hundreds more electronically. I've waved good-bye to him as he drives off early in the morning to face another day of approaching unapproachable receptionists at companies that "are not hiring." And greeted his slumped shoulders and downcast eyes upon his return after another unproductive afternoon.

I've seen Dennis lower his expectations, then lower them further. An electronics technician with a sterling work record and more than 20 years' experience in his field, he first sought a comparable job. After a few months, Dennis expanded his search to include entry-level positions in his field, expecting that would do the trick. His wink and nod assured me we'd find a way to get by for a while on the lower salary. But after several weeks went by with no interviews, much less job offers, he began to respond to every job posting for which he was qualified—and, more often than not, overqualified.

He then began to be turned away for jobs on a whole different level: gas station attendant, custodian, grocery clerk, and school crossing guard, to name a few. And while I was proud of his willingness to do whatever job it took to put food on the table, it was at that point I became afraid.

My fear stemmed from all the unknowns: *What if Dennis doesn't find work soon? How long can we go without his income? What will happen to us when the unemployment insurance expires, or our savings runs dry?*



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In the beginning, I was Dennis's biggest cheerleader. But the more time goes by, the more discouraged, despondent, and bewildered Dennis becomes. And the more tired I get. I'm tired of saying things I don't even believe anymore, such as, "It's going to be all right," "You'll find something soon," or, "Don't worry, today will be the day."

I dread the inevitable question from concerned friends and family: "Has Dennis found a job yet?" I hate the look on people's faces when they hear of our situation for the first time. And I'm frustrated that my attempts to help have proven equally unfruitful. As a stay-at-home mom with job experience that's six years stale, I'm aware of my inability to compete with people of my husband's caliber for the small pool of available jobs.

Several months ago, Dennis and I thought things were on the upswing when another mom from our church asked her husband to hire me as a temporary employee. We breathed a sigh of relief when I landed the full-time job, which was expected to last up to six months. Five days later, as I was playing with our son, Benjamin, at the park, I broke my hand and required surgery to repair the damage. I had to quit the job and, what's worse, lacking health insurance, we had to pay for the surgery out-of-pocket, setting us back even further financially. Afterwards, I was unemployable for the months it took to heal, and more bewildered than ever by the apparent futility of our financial situation.

I hit rock bottom the day I walked by my husband at the computer and saw a game of Solitaire on the monitor instead of a job website. I stopped dead in my tracks.



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"What are you doing?" I wailed. "You're supposed to be looking for a job!"

Not looking up from the screen, he snapped at me over his shoulder. "I'm just taking a break."

Anger and resentment that had simmered for months suddenly bubbled out of me.

"Is this what you do all day when you're supposed to be job hunting?" I accused. "No wonder you still haven't found a job!"

More unkind words spilled out of my mouth, and even when Dennis swiveled around in his chair to face me with pain in his eyes, I couldn't stop. I finally was quiet when he said bitterly, "This is your idea of support? You're supposed to be encouraging me!"

His words rang in my ears long after our fight, each time followed by my unuttered reply: *Oh yeah? Well, who's encouraging me?*

All through this nightmare, I'd prayed for God's provision for our family. But with each passing week, I wondered what was taking so long. *Why isn't God answering any of my prayers?*

I cried out to God again from my position at rock bottom. Looking up out of my window, waiting expectantly for an answer, I noticed a flock of blackbirds glide across the clear blue sky. A familiar Bible verse came to me, as if whispered on their wings: "Consider the ravens: They



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do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable are you than birds!" (Luke 12:23–24).

I thought about the birds. And I began to look at my situation with fresh eyes. Then it struck me: God's been providing, all right. The reason I hadn't seen it before was because God's idea of provision is so different than mine. I'd been waiting for God to provide my husband a job. But instead, he's given us an opportunity to assess what's important and what isn't. He's stopped us in our tracks to take a look at ourselves and learn.

We've tightened our belts, done without frivolous things, and even done without things that *aren't* frivolous. I've watched our bank account drain away to dollars and change with nothing to show for it except meeting basic needs. At first it was painful, but now it's gotten easier. I'm grateful when I remember we once had more than enough, and I entertain the hope we will again someday.

God's provision has been time: a season for our son Benjamin to be with his father; one that, at five, he may not consciously remember, but that I know has shaped his character nonetheless. Dennis has read to him and painstakingly taught him to play chess, ride a bike without training wheels, and master pinball and foosball. Our son's had the opportunity to see his father's perseverance in action. Benjamin's learned by example how to weather disappointment, and how to pitch in and encourage each other. And he's had the privilege to pray earnestly for a job for his father.



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God's provision has included a crash course in humility. When I had my hand surgery, some friends brought over dinner and groceries. Later, we opened the card they'd included; it contained a generous gift certificate for the local supermarket. I expected my proud husband to refuse it politely, but instead witnessed him sit down at the kitchen table and write them a heartfelt note of thanks.

And I've been humbled as well. The other night I sat with a frozen smile as an acquaintance, face aglow, told me her husband just was handed his dream job on a silver platter. She gushed about how it was an answer to their prayers, until I felt as though I was the unloved stepsister of fairy-tale lore. Even as bitter tears wet my pillow later, I was keenly aware of clean sheets, a full stomach, and a roof over my head. That night I committed to memory another lesson about provision: While it may not seem equitable, you have to trust God gives you exactly what you need.

I don't know whether we have weeks, months, or perhaps even years more to go in this trial. I don't know if we'll have to move away from a hometown we love so Dennis can find work. I don't know if there's a full-time career out there with *my* name on it. But when I dwell on all God *has* provided, I find the answers to questions I didn't know to ask.

I know what it means to live on a wing and a prayer. Because it's clear how God's provided for us so far, I can trust him for tomorrow. It doesn't mean I'm still not afraid, just that now I'm giving my fears to God.



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I know I'll never again take a job, health benefits, or unemployment insurance for granted. And I now know that wealth has nothing to do with your income, your job title, or what you can buy at a store. Wealth is being surrounded by those you love, secure in your future not because of a bank balance, but because of God's love for you.

Above all, I understand more fully Jesus' statement, "How much more valuable are you than birds!" Birds can fly, but they can't cry out to God, hear his answer, or learn to be grateful for suffering. Though I stand here flightless and jobless, I know God's estimation of my value: priceless.

*Laurie Jackson, a freelance writer, lives with her family in Colorado. This article was originally published in the July/August 2004 issue of TODAY'S CHRISTIAN WOMAN.*

## Reflect

- *Many people in our culture today are facing unexpected unemployment. What feelings and frustrations do you think they deal with on a daily basis? If you or your spouse are struggling to find a job, share a bit about your own experience.*
- *Read **Luke 12:22–34**. What do you think Jesus meant when he said, "Do not worry"? What didn't he mean?*
- *This passage has a lot to do with how we feel about money and possessions, about God and our faith, about our priorities, about others in need. What feelings do you see Jesus specifically address here (directly or indirectly)? What emotions are his words meant to draw out?*



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- **Read Philippians 4:19.** *How has God met your practical needs during lean times? Share some examples.*
- **Philippians 4:19** *promises that God will meet our needs, but our understanding of what that means may not line up with God's plan for us. "God's been providing, all right," Laurie writes, "The reason I hadn't seen it before was because God's idea of provision is so different than mine." One thing God provided for Laurie and Dennis was significant spiritual growth as they struggled to rely on him more and more. How has God taught you, shaped your character, or provided growth experiences for you through the challenges of a financial crisis?*
- *God used others to minister to Laurie and her husband during their lengthy bout with unemployment; on the flip-side, Laurie was significantly hurt by the insensitive words of a friend during their long struggle. How might God be calling you to encourage or practically help someone you know who's facing unemployment?*

## Back from the Brink

One woman's story of digging out of debt, surviving a family medical crisis (while uninsured), and hanging on tight to God through it all.

*Deborah McNaughton*  
interviewed by *Ginger Kolbaba*

*Personal financial coach and credit expert Deborah McNaughton will be the first to tell you money doesn't buy happiness or health. And she knows from personal experience. Deborah's been financially successful (she and her husband, Hal, owned three real-estate companies in her home state of California) and she's also been in debt to the tune of \$300,000—all while running Professional Credit Counselors, a service she founded in 1984 to help people restore their finances. But while Deborah readily admits she was an expert on helping others manage their debt problems, she'd never experienced financial hardship herself. That was, of course, before she and Hal incurred massive debt, canceled their medical insurance, and then almost lost their youngest daughter, Mindy, then 14, to a life-threatening illness.*





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*During Deborah's "trials by fire," she wondered where God was and why he'd allowed this to happen to her family. Yet through it all, she discovered God was providing, comforting, guiding—and, not so surprisingly, using her experiences to transform her into a more empathetic financial expert. Today Deborah is the author of a dozen books and financial manuals and is considered an authority on credit and finances by such heavyweights as The New York Times and Your Money magazine. But what really makes Deborah such a respected expert is her ability to make eye-glazing financial concepts relatable to the nearly 40,000 laypeople she's counseled. In this exclusive interview, Deborah discusses how she and her husband dug their way out of debt, how they almost lost their daughter, and how she discovered a better way to help others with their personal finances.*

### ***You're a financial expert, yet you were \$300,000 in debt. How did that happen?***

In the early '90s, when the economy took a downturn, Hal and I sold two of the three real-estate franchises we owned and operated. We invested what little money we received in another real-estate partnership that unfortunately never got off the ground.

Then we followed some bad advice from our accountant. He suggested we sell our third office with a buy-out option. In others words, if the buyer wanted to get out of the deal after a year, he could get back all his money. Hal and I didn't like that idea, but the accountant pushed for it, so we did it. Of course, the economy went further south and the buyer wanted his money back in cash. But we'd already invested those funds in the other real-estate company that never got off the ground. So we had to come up with more than \$100,000. We ended up getting loans and dealing with tax issues. Plus we had about \$50,000 in credit-card debt—most from our business, but also some personal, because we were broke.



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### ***As owner of Professional Credit Counselors, you had your own credit-card debt?***

Right. Until that point, Hal and I were able to take care of the balances each month. But our real-estate losses hit us quickly. Our incomes dropped 70 percent; we were surviving solely on what Professional Credit Counselors was earning. Suddenly we were \$300,000 in debt—once you added all the interest on the loans, the late fees, and the surcharges.

### ***So you suddenly found yourself on the brink of financial disaster.***

Yes. While I worked in real estate, I did extensive research to help my clients with their credit. That knowledge helped me find Professional Credit Counselors. But I never thought I'd face some of the hurdles my clients faced! We were getting hit left and right. We had creditors calling us, and there was absolutely nothing we could do. It was just a matter of survival.

When you're that far in debt, you don't wake up one morning and it's all okay. The bill collectors and the IRS were *not* going away. I knew enough to realize I needed to keep open communication with our creditors, even though I couldn't pay them anything.

### ***Where was God in this?***

God always provided what we needed to survive. We never had our power turned off. We always had a place to live and food to eat. We always were able to continue tithing on what little income we did have.

Several times girlfriends who didn't know what I was going through would invite me out to eat, their treat. One time our



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utility bill was due and we didn't have the money to cover it. At the eleventh hour, I sold one of my business manuals, which covered the bill. It was as if God were saying, *You're going to be okay. I'm here.* Something always came through when we needed it, but it wasn't going to pay the loans or the credit-card debt. Hal and I had created that monster.

#### ***What do you mean?***

We created our mess. We could have blamed everyone else for it: *The creditors did this; the IRS did that.* But we knew we'd done it to ourselves.

I spent hours praying for God to give us wisdom to know how to deal with each situation that arose. I also prayed that he'd give us ideas on how to pay this back. But if I needed \$10, I never prayed for \$10. I didn't pray for sums of money. I said, "Lord, help. You know the need." And that survival money always arrived right on time.

#### ***Did you have a plan to reduce your debt?***

We did—it was waiting for the next big deal, which never happened! In the meantime, Hal and I decided to cancel our medical insurance because we were healthy. It was an extra expense we just couldn't afford.

Just 30 days later, the unimaginable happened. Our youngest daughter, Mindy, had to have emergency brain surgery and almost died.

#### ***What happened?***

One Tuesday, Mindy complained that her head hurt. Wednesday morning she woke up violently ill, vomiting every 10 to 20 minutes, and holding her head in pain. I



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assumed she had the flu. But after I observed her for a couple hours and noticed she had no temperature, something didn't make sense to me.

Hal and I took her to an urgent care center. When we got there, Mindy was so sick they put her in a wheelchair and wheeled her in from the car. The physician examined her, then said, "She's probably got the flu or food poisoning." And he gave us a prescription to stop the vomiting.

Meanwhile, Mindy sat in the wheelchair, nodding off like she was falling asleep, which looked weird to me. I asked, "What's she doing?" The physician broke open some smelling salts and put them under her nose. Mindy jerked her head and he said, "She's just tired." Then Mindy nodded off again.

#### ***That doesn't sound like the flu.***

You're right. The doctor misdiagnosed her. She was slipping into a coma, but we didn't know that at the time. So we went home, and Mindy couldn't even walk up to her bedroom. We had to carry her upstairs and put her into bed. When Hal and I went downstairs, I heard Mindy vomit again. So I went upstairs to discover she'd passed out after throwing up in the bed. Neither Hal nor I could wake her, so we rushed her to a trauma center.

#### ***What happened once you got there?***

They prepped her for a C.A.T. scan.

#### ***Was she conscious?***

No, she never woke up. The physician kept trying different things to wake her, but nothing worked.



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The whole time I kept thinking, *We have no medical insurance. Are they going to refuse Mindy medical treatment?*

But they did the C.A.T. scan, and afterward the physician told us, "There appears to be a tumor, a blockage in her third ventricle. We have a neurosurgeon coming right down. We have to get her into surgery immediately."

I asked him, "What does that mean? Is she going to live?" He replied, "We don't know."

#### ***That must have been devastating.***

It was. Then the neurosurgeon came down and told us they were going to insert a shunt into her brain to release a build-up of fluid. He didn't know what state she'd be in once she came out of surgery or if she'd even survive. When he left, Hal and I immediately went to the chapel to pray. Mindy's my baby. I cried and cried.

A while later, the surgeon returned and said they'd released some of the pressure and Mindy was alert. They let us see her before she went in to surgery.

#### ***So this might have been the last time you'd speak to her.***

Yes. I didn't know if I was ever going to see her again.

What does a mom say to a child to help her to keep fighting if you don't know if she's going to survive? All I could do was pray.

Mindy asked, "Mom, what's going on?" I said, "Mindy, you know the headaches you've had? They're going to fix that for you, but you've got to fight like you've never fought. And know Jesus is here with you."



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"Okay, Mom. Bye," she said. They rolled her away.

My daughter Tiffany had come immediately to the trauma center and had taken charge. Hal and I couldn't function. By this point our whole family was there—grandparents, nieces, nephews, siblings. But nobody could take away the pain.

#### ***Did your prayers comfort you?***

While Mindy was in surgery, I replayed the horrible words the surgeon threw at us: *tumor, blockage, may not live*. Then God put this little song in my head, "Whose report will you believe? I believe the report of the Lord." It kept playing in my mind. Finally, I told our family and friends who were there about it, and they started to sing it. Not long after, the surgeon came out and said Mindy had survived.

#### ***That was definitely an answer to prayer!***

Yes! After three hours in surgery, they moved Mindy to intensive care, but she still wasn't out of the woods. She was very sick; she could hardly raise her head.

When Mindy became alert, she said, "Mom, this has been a strange day. But you know what? It's going to be better tomorrow." When we had bad days, I used to tell my kids, "It will be better tomorrow." And here was *Mindy* telling us this! Her words carried us that night.

#### ***What caused Mindy's medical condition?***

The surgeon told us she'd been born with hydrocephalus, a condition in which an abnormal accumulation of fluid in the ventricles causes them to enlarge and compress the brain.



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Mindy had been a walking time bomb. There had been symptoms, but they'd always disappear, so nobody knew. Her brain swelled four times the size it should have been. They drained off a tremendous amount of fluid and put a shunt in her brain. She recovered with no side effects. Since then she's had three more surgeries; one was a new procedure that's allowed her to go without the shunt. She seems to be doing really well.

God's hand was on Mindy every step of the way. The surgeon said if we hadn't reacted as quickly as we had, she wouldn't have made it.

I felt God had healed her. But then the bill came! A \$50,000 medical bill in addition to our other financial problems.

#### ***So you owed \$350,000 at that point?***

Yes, but two miracles happened. The first was that Mindy survived the surgery. The second was that the hospital had a special program for trauma children. We learned several weeks later that Mindy qualified for the program. It covered the whole bill.

#### ***One hundred percent?***

One hundred percent. This trauma center informed us that because of the special nature of Mindy's case and the level of our income, we'd be charged a reduced amount. Then one day, they called and said, "Mrs. McNaughton, we're waiving the amount." I don't understand how it happened except to say God was watching out for us. But in the meantime, we experienced another trauma.



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Hal's father had loaned us some money to pay our survival bills—the house, utilities, food—that Hal had deposited into our bank account. During the week Mindy had her surgery, the IRS swooped in and took out all our money. I thought I'd made an arrangement with them, but I didn't get it in writing. So we arrived home to find *all* our bank accounts had been cleaned out.

#### ***What did you do?***

I called the IRS. I broke down, cried, and explained what had happened that week and that they'd taken money loaned to us just to survive. The woman I spoke to was sympathetic. She said, "I'll return all your money except \$100." That's why it's important to communicate with your creditors. If I hadn't communicated with her, nothing would have happened.

#### ***That seems like another miracle.***

Well, I needed that, because as Mindy recovered, my grandmother broke her arm in the nursing home. Since I was the only family close by, I had to take care of her. Then my mother had to have surgery. My husband got violently ill and had to be rushed to the emergency room. Everything happened in a six-week period. I thought, *What more can happen?*

#### ***Enough is enough!***

Exactly. I wailed at God, "What's happening here? I can't take one more minute. Where are you, God?" After I cried myself dry, I opened my Bible. Here's what I read: "Then you will call, and the LORD will answer; you will cry for help, and he will say: here am I" (Isaiah 58:9). I'd asked,



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"Where are you?" And God said, "Here am I." That was all I needed; I just needed to know God hadn't left me.

#### ***How did your life change from that point?***

After all this happened, Hal and I said, "We've got to make some changes. We have no insurance. We have a child who just had brain surgery. She's going to need follow-up medical care." Hal decided to go to work for someone else as a financial planner. They had group insurance—and they took Mindy.

And I decided to take the advice I'd given others through my Professional Credit Counselors!

#### ***Did you ever feel hypocritical being in debt and still running Professional Credit Counselors?***

Yes and no. Sometimes I wondered, *What would people think if they knew I was going through this?* But I also realized it was a poor economy and we had made poor choices.

Our game plan was to take bits of money, contact creditors, and negotiate with them. We finally got everything paid off, but we were in debt for about six years.

#### ***I didn't know you could negotiate with creditors!***

You can. Creditors know getting something is better than nothing. They realize you could file for bankruptcy. So I'd contact the creditor and say, "Okay, I have this much money. I can settle this with you and have it to you by the end of the month." Then they'd take it or leave it. Typically, creditors will work with you—but you can't be late or default. You even can contact the IRS to do what's called an offer in



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compromise. They'll work with you on a payment schedule or reduce the original amount owed. Hal and I saved about two-thirds on some of the debts.

#### ***How were you able to do that?***

They negotiated on a reduced settled amount. We had tax specialists advising us to file for bankruptcy. I'm glad we didn't. We got the majority of the debts settled—and kept our credit and financial reports clear. Many times people file for bankruptcy because creditors are intimidating them. That's the worst reason to do it. People don't realize when you file for bankruptcy, it's on your credit report for ten years. I didn't want that.

#### ***You're now debt-free?***

We're debt-free.

#### ***What advice would you give other women in debt?***

Stay focused. Make a plan to get out of debt. Seek advice from a debt management company that will negotiate with creditors on your behalf to lower your interest and your payments. I learned through this hardship that things *can* get better. God will give you the wisdom and strength you need. And once you're on the other side, you'll have a ministry! God's been able to use my experiences, because now I can empathize with women struggling under the weight of debt.

#### ***How can women protect their finances?***

Learn how to balance a checkbook. That sounds so simple, but you can't believe how many women don't know how to do that. Start putting aside money.



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What you don't know *can* hurt you. If you're married and your spouse handles your finances and he dies, for instance, not only are you mourning your loss, but now you're stuck with a checkbook you've never balanced, bills you've never had to pay, retirement, investments, and life insurance you know nothing about. And what if your husband put you into debt? You're now responsible for that, too. It's enough to push you over the edge. You don't have to read all the books, but at least communicate.

### ***But what about the single woman who feels fairly confident financially?***

Want a good wake-up call? Contact Social Security and find out how much you'll be paid upon retirement. Can you live on \$500 a month? Probably not. When you discover you're hardly going to make anything, you'll start putting money aside.

And there are so many different ways you can save money! A lot of people think they can't pull out one more dime. Well, married or single, journal *all* your expenditures.

So if you buy a Coke, write it down. You write: "Coke: \$1.25." Do this for 30 days. Make columns. This is for my Cokes. This is my coffee. Fast food. Clothes. Gasoline. Every dime you take out of your ATM, write it down. When you total the columns, you'll be surprised to find out how much you've spent. Hal and I have done this when we're trying to strengthen our budget. It's helped us see what we can cut back on.



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#### ***What if you're married and you want to journal, but your husband isn't interested?***

Do it without him. One problem married couples have is tracking ATM withdrawals, because if it's a joint account, whoever's taking care of that checkbook needs to have all the withdrawal slips.

I had a woman tell me her husband takes money from the ATM for gas and miscellaneous things but never gives her the receipts, so they're always short about \$300 a month. If he forgets to give you the receipts, go online or call your bank's hotline and check your account every few days.

#### ***Once you tally your expenditures, then what?***

Open an emergency-only savings account and start depositing. Or talk to a financial planner who can give you direction on mutual funds or money market accounts for the amount of money you can invest. If you give them the goal, they can put the plan together. If it's to retire by the time you're 65 and you're 35, they can calculate how much you need to save per month.

#### ***Shouldn't we trust God to supply our needs?***

You're good. I think we should wait until the money tree grows in the backyard. [*Laughs*] When Hal and I were going through hard times, I can't tell you how many times I hoped I'd wake up to find a tree with money on it!

Seriously, if you're short on money, find a way to create money. A lot of professions don't pay a lot. So you have to live within your means. It's not God's fault if you live outside your means, go into debt, and don't save for retirement; it's *your* fault.



## Surviving Financial Stress

Back from the Brink

### ***How can we cope with these unsettling economic times?***

The first thing is not to panic. Pray God will give you a peace to walk through the storm and to come up with a plan quickly. Make an extra effort to tithe. In Malachi 3:10, God says, "Bring the whole tithe into the storehouse. . . . Test me in this. . . . and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."

Concentrate on paying your survival bills first—your home, utilities, food. After you've paid these, go to the next mode—credit cards, car. But you have to put everything in the right order. If you mess up and pay your creditors first because they're screaming the loudest, you're going to take food from your children, you're going to have utilities turned off. Creditors can be ferocious, but try not to let them rankle you. I know, I've been there.

### ***Do you think you're now better able to help other people who are encountering tough financial times?***

Absolutely. What you've gone through becomes your ministry.

There were so many times I'd think, *If this is going to help somebody, I'll go through it. I won't like it, but it's okay.* If I hadn't experienced that debt, or if God had simply wiped it all away, I couldn't minister to others who are experiencing financial hardships. And the same goes for what happened to Mindy. God's used those experiences to help me understand the pain others feel.



## Surviving Financial Stress

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### *What else have you discovered?*

God is faithful. He's proven himself to me again and again. I've learned never to lose faith; even when the reports might be one way, God has his own report.

Psalm 37:5 says, "Commit thy way unto the Lord, trust also in him; and he shall bring it to pass" (KJV). And 2 Corinthians 12:9 says, "My grace is sufficient for you, for my power is made perfect in weakness." Those verses have sustained me many times. During times when I wonder, *Why do these things happen?* God reminds me that his grace is sufficient.

I look back over my life—the different developments that were so tragic at the time—and I see how God's using those things to better me and to help other people. He's grooming us to reach out to others. Everything we go through in life is a stepping stone to who God's perfecting us to be.

*Ginger Kolbaba is editor of [Kyria.com](http://Kyria.com) and the author of several books; you can find out more at [www.gingerkolbaba.com](http://www.gingerkolbaba.com). Deborah McNaughton is an author and financial advisor; you can find her resources and advice at [www.financialvictory.com](http://www.financialvictory.com). This article was first published in the March/April 2003 issue of TODAY'S CHRISTIAN WOMAN.*



## WEATHERING A STORM

**Don't panic.** When facing a financial crisis, stay calm. This will help you think logically and you'll avoid unnecessary arguments with your spouse.

**Quit spending money.** When faced with a financial challenge, it's easy to use your credit cards. But you may run up your balance to the credit limit and not be able to afford the payments, which will result in a poor credit rating—something you won't want during a crisis time.

**Prioritize your bills.** Pay essential, or survival, bills first: food, mortgage or rent, utilities. Next, pay car insurance, medical needs, child support, and any loans such as automobiles and furniture that are secured as collateral. Then pay the nonessential bills—those debts in which no immediate consequences occur if paid late: credit and charge cards, attorney, medical, and accounting bills, newspaper and magazine subscriptions, life insurance, childcare, gyms, or clothing.

**Communicate with your creditors.** If you can't pay your bills or can only pay a partial amount, your creditors may be able to help you to establish a repayment plan. Some lenders will allow you to defer one payment a year, meaning the payment for that particular month doesn't have to be made. The deferred payment is added to the end of the contract.

**Take notes of any conversations with creditors, listing the date and person with whom you spoke.** Whatever arrangement you make, get it in writing from the creditor before you send in money.

**Know your rights.** Many collection agencies are in violation of the Fair Debt Collection Practices Act. To get a copy of this legislation, visit [www.ftc.gov](http://www.ftc.gov). If you feel you've been violated, file a complaint with the Federal Trade Commission at their website.

**Find outside help.** Many churches and parachurch organizations run programs to help you navigate through the financial storm. A debt management company may also be able to help you reduce your payments, lower your interest rates, and pay off your debt faster than trying to do it yourself. Such companies can also negotiate with your creditors to bring your accounts current if they're past due.

**Avoid bankruptcy.** Bankruptcies should be your last resort. A bankruptcy will remain on your credit report for up to 10 years.

*This sidebar created by Deborah McNaughton was published in the Winter 2002 issue of MARRIAGE PARTNERSHIP.*



## Surviving Financial Stress

Back from the Brink

### Reflect

- *Deborah went through one blow after another—financial devastation and family crises threatened to pull her under. Have you ever gone through a period of time in which it felt like things kept getting worse and worse and worse? Describe your experience.*
- *Deborah describes how she reached a breaking point: "I wailed at God, 'What's happening here? I can't take one more minute. Where are you, God?'" How did you interact with God during the difficult time you went through (or are currently going through)? Blame? Doubt? Anger? Reliance? Explain.*
- *There are times when we feel unbelievably weak—we don't know what to do, where to turn, how to survive. Read **2 Corinthians 12:7–10**. Paul was human just like you—and he went through some unbelievably hard experiences. So how do you think Paul came to develop this perspective on challenges and weakness?*
- *How might an experience of "weakness" in the area of finances become something you can rejoice about? What good can come of it in your own life?*
- *How does Deborah's story encourage or inspire you?*

## For Richer or Poorer

Under a mountain of debt, would we  
work together or blame each other?

*By Rebeca Seitz*

Like a lot of folks today, times are lean in our household. Charlie and I watch every penny . . . as it rushes out the door to keep some creditor at bay. It wasn't always this way for us. Four years ago, we opened a Christian business and enjoyed the bounty of being paid well for hard work. Our income rose over six figures and we loved giving our toddler son vacations to Florida and trips to see the grandparents while doing work that would further God's kingdom and proclaim God's truth in the marketplace.





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We weren't wise enough to put back money in case a rainy day dashed our sunshine. We grew up in a generation that's only known sunny days. We didn't listen to the sound words of Christian financial advisors like Dave Ramsey and start an emergency fund. We simply didn't think a financial emergency of this magnitude would happen to us. We're Christians; we have that veil of protection, right?

But the trips and ease came to a crashing halt in August 2008. That was the month our biggest client didn't pay his \$20,000 bill—a bill we'd counted on to get us through the end of the year as well as supply Christmas presents for our son.

And then came September. No check.

October. No check.

November. No check.

Bills piled up. Creditors began calling. As I entered the hospital in October to give birth to our second child, I cried tears of fear and frustration. How would we afford diapers for this new little one when we could barely afford the family we already had? Why were we working as hard as ever, but without two nickels to rub together?

### **Divided, we fall**

Suddenly, we'd become *those* people. You know the ones I'm talking about: the ones who don't pay their bills on time. The ones who get reported to collections agencies.



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The ones whose credit scores can be mistaken for shoe sizes. The ones who obviously have no integrity about themselves or they wouldn't be in such a financial mess.

We cried out to God. We pleaded forgiveness for our ineptitude at saving for just such an occurrence. We resolved to be better stewards if we were ever given a second chance. We kept waiting for things to get better—working and waiting, waiting and working. I told my husband no Christmas presents for me. He gave me the one thing he could afford: a love letter written in his own hand.

I've seen marriages fall apart over debt. According to debt expert Howard Dvorkin, "Fifty percent of all marriages end in dissolution and the number one reason for that is financial pressures." Now, living under a mountain of such pressure, I can understand why. Charlie and I have yelled, cried, shaken our heads, quit, come back, quit again, and gone to bed silently seething. We aren't truly mad at each other. We're at a loss about what to do with the six figures of debt we face. We want the other one to whip out a miracle wand and make it all go away. He hates feeling helpless. I hate feeling insecure.

Last night, I snapped at him again. Two collections agency letters had come in the mail. The stress got to me, and I snapped. He didn't respond. I walked out. I made it all the way to the hallway before I stopped, not certain where I was headed other than away. But what did I want to get away from? Not Charlie. I love him. He's an incredible man, an amazing father, and the true love of my life. Why did I walk away? What did I want to leave behind? And in stomping off, *had* I left whatever it was?



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### United, we stand

I turned on my heel and walked back to my husband, who still sat in his recliner. The collections agency letter rested on the arm of the chair.

"I'm sorry I yelled at you. This situation—"

"I know. It's awful."

We looked at each other for a few seconds. Thoughts skittered through my pounding head. What if I loved him now like I did in the good times? What if I stayed kind and happy even when the world didn't give us a reason to be either? Was I happy before because we had money? Had I really placed my security in something so shallow?

Yes. There it was, the hard truth. Good times = loving wife. Hard times = shrew.

"I love you." When was the last time I said it and meant the words?

He smiled, the lines at his eyes a little deeper than they were five years ago when we wed. "I love you too."

### Choose you this day

There's a smile on my face as I write this. I haven't smiled in many months, so it feels a little foreign to stretch my skin into a shape it took often before August 2008. But I smile in the face of the financial attack we're under because I know we're together in our fight. No debt collector will come between us. It isn't "his" debt and "my" debt, it's "our" debt.



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We'll walk on, paying as we can every step of the way, resolving never to go back into debt once we're out, committing to teach our children a better way than we took in these first few years of marriage.

Our true debts, the ones that would keep us separated from the loving Father who brought us together, are forgiven because we believe in God's Son, Jesus Christ. That's the perspective we've learned to keep. Not to allow this world and its financial havoc to beat down our marriage. God loves us, regardless of our bank account. What he has brought together, man cannot tear asunder. For richer or poorer, we stand together. And hopefully, we'll be stronger as a couple because we've faced the stress and debt and financial challenges together.

*Rebeca Seitz owns a Christian public relations firm and is the author of five Christian novels. She and Charlie live in rural Kentucky with their two children. This article was first published on [Kyria.com](http://Kyria.com) in 2010.*

## Reflect

- *Though the specifics of your situation may be different, can you relate to Rebeca? To her feelings? To the effect financial stress has had on her marriage? Explain.*
- *Marriage counselors and financial experts across the country all reiterate a well-known truism: Money is a huge source of conflict in many marriages and is a root cause of many divorces. Why do you think this is so?*



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- *Rebeca describes one cause of her marriage problems: "He hates feeling helpless. I hate feeling insecure." How can money troubles cause feelings of helplessness and insecurity? Give some examples.*
- *What effects do feelings of helplessness or insecurity have on you—on your behavior and your emotions?*
- *God's Word offers practical and specific advice for how to handle relationship conflicts and how to deal with feelings of blame and anger. Read the following passages: **Proverbs 12:18, 15:1, 17:14; Ephesians 4:26–27, Colossians 3:8–10; and James 1:19–20.** Which of these insights from Scripture most directly relates to your marriage right now? How do you feel challenged by it?*
- *Rebeca describes a breakthrough realization she recently had: "What if I loved him now like I did in the good times? What if I stayed kind and happy even when the world didn't give us a reason to be either? Was I happy before because we had money? Had I really placed my security in something so shallow?" How does Rebeca's realization personally challenge you and the way you relate to your spouse during times of financial stress?*

# kyria

## Overcoming Money Troubles 101

Practical strategies for getting  
a handle on your finances

*By Jim Killam*



**H**i, I'm Jim, and I'm a financial nincompoop.

I make a decent salary. We live in a nice house, have plenty to eat, dress well, and go on vacation every year. We don't live extravagantly. So how come we never get ahead financially? And how come new expenses—such as jacked-up car insurance because our oldest son has started driving—have thrown us into a tailspin?

If you can't relate to any of this, set this article aside and light another cigar with a \$100 bill. But I suspect our financial life isn't much different from yours.



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We're average, and though we don't look it, we're basically broke.

My quest to get a handle on our family's finances led me to two money experts: Neil Atkinson, author of *The Shrewd Christian: You Can't Have It All, but You Can Have More Than Enough*, and Dave Ramsey, syndicated radio talk-show host and author of several best-selling books about mastering money. Both agree that financial pain can be a good thing if it forces you to look seriously at your finances for the first time in . . . how long?

Here are two of their "magic money" secrets revealed. While neither step promises to be pain-free, both will help you attack the looming financial problems in your life.

#### **Secret I: Get out of debt.**

Many people are financially paralyzed by credit card debt and car loans. They make only minimum payments and have given up the idea that they'll ever crawl out of the hole. They're one missed paycheck or unforeseen expense from disaster.

"They have said to themselves, 'We will forever be a slave to bankers,'" Neil Atkinson says. "Their spirit has been broken. They have a sense of hopelessness and helplessness."

While this seems a no-brainer, if you want more money, you need to wipe out debt—for now, everything except your mortgage. In *The Total Money Makeover*, Dave Ramsey offers this advice:



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- **Stop borrowing.** Destroy your credit cards and don't get more. Keep a debit card for times when you need a credit card (hotels, car rentals, online purchases). It works like a credit card but you can't spend money you don't have.
- **Create a \$1,000 rainy-day fund.** Sell stuff, put off unnecessary purchases, do whatever it takes. Set aside the money as untouchable except in the case of a real emergency (example: the alternator on your car goes out and costs \$300 to replace).
- **Find ways to temporarily increase your income**—maybe a weekend or evening job. "Wait a minute," you say. "Won't that harm our family life?"

Ramsey can answer that one from experience. About 15 years ago, he and his wife, Sharon, went bankrupt. Today he calls it the worst and best thing that ever happened to them. They learned all they could about money and transformed their lifestyle to get out of debt as quickly as possible. That meant extra work and, for Dave, limited family time for a while.

"I told my wife, 'Okay, Baby. For a year I'm not going to be at a dance recital or a baseball game. It's going to cost me a year of that to clean this up. But I'll never miss one again after that if I don't want to.'" Sharon agreed. Their family was under such stress from the debt load they carried that it was worth that sacrifice.

How else can you get out of debt? Consider these strategies:

- **Spend less. Way less.** "You can moderate spending, or you can slash it to the bone and pretend your children's lives depend on your getting this mess cleaned up," Ramsey



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says. Watch the grocery bill. Eat out less often. Reduce your driving. Divert every dollar you can toward attacking debt.

- ***Sell the car you owe the most money on.*** Buy something used, reliable, and much cheaper, with no more than an 18-month loan. (And don't even think about leasing!) Rather than make a car payment to a bank, put the same money into a cookie jar for a year, and you'll have enough to pay cash for a decent car until you can afford an even better one.

- ***Make minimum payments on all but your smallest debt.*** Send as much money as you can to that one each month and pay it off as quickly as possible. Then take what you were paying toward that loan and aim it at the next-smallest. And so on. The reason for taking on the small debts first is that you'll see progress and stay motivated.

"If I see that it's going to take me 10 years and 7 months to get out of debt, it's hard to stay energized," Ramsey explains. "If it's 24 months, I can grab hold of that. That's a dream I can live."

Ramsey even encourages families, once they've conquered credit cards and car loans, to tackle the big one: their mortgage. If you have a 30-year loan, either refinance to a 15-year loan or pay extra principle so you treat it like a 15-year loan.

There's one expenditure, however, that should never be sacrificed in order to pay off debts. You may be searching for extra money to throw at credit cards or auto loans for a



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few months. And then you hear a voice in your head: *Suspend tithing for a few months. That's a big chunk of cash. And after all, won't you be able to honor God more with your money once you're debt free?*

"Twenty-two times in Proverbs alone it says that the tithe is 'first fruits' or off the top before you do anything," Ramsey points out.

Atkinson adds that part of mastering your money is learning to be generous with it. A couple can accumulate an emergency fund, get rid of their credit cards, pay off their cars. "But if they aren't being generous back to God, they're missing out on the best part—developing their relationship with the Lord," he says. "When a couple tithes, they develop a better relationship with God, and he'll bless them. Maybe not financially. But finances are the least of the Lord's blessings."

#### **Secret 2: Have a plan.**

Outside of some major medical bills, there are few real financial surprises. "It shouldn't be shocking that we need an umbrella sometimes because it rains," Ramsey says. "Kids grow up, people get sick, and cars break." For Ramsey, that means having a budget. He calls it the "whip and chair" to make your money do what you want it to.

Atkinson, on the other hand, doesn't think budgeting is the answer for couples who've never had the discipline to create one, or for whom budgeting has been a never-ending series of stops and starts.

"Budgets don't work," he says. "They're like diets. Budgets are great for engineers, attorneys, accountants—people who are



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disciplined. For the normal Christian middle class, budgets will work for a little while. But it will drive them crazy—they'll have too much in one thing, not enough in another, so they'll borrow to make it up, and the cycle begins. Then they just chuck it all and go back to their earlier patterns."

Atkinson believes budgets aren't necessary if couples are tracking: setting aside time together each week to follow carefully how they spend money. They'll quickly spot and slash the frivolous, stupid things for which they received no real value ("We spent *how much* on a singing fish that hangs on the wall?"). He and his wife, Margie, also never spend more than \$25 without the other person's permission.

A financially struggling couple told Atkinson they didn't eat out very much. But when asked to count, they realized they'd eaten out 13 times in the past 15 days. They didn't remember because there was nothing special, no value. It was just part of their busy pattern and it met an immediate need.

Once they discovered this, the couple ended up spending the same or less money to go out on two date nights a week to restaurants with tablecloths and silverware. The evenings are planned, they're fun, and they bring value because they help build a relationship. But for them to make that change, it took stepping back and looking at every dollar spent.

Either way, with a budget or without, couples need to be on the same page. "When you can come into agreement on your spending, you reach a level of unity in your marriage that you reach no other way," Ramsey says. "Now you've agreed on your priorities, your dreams, your goals, your fears."



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This financial nincompoop and his wife can back that up. We now spend an hour one evening a week tracking expenses and anticipating "surprises." For the first time in a long time, we have a plan. We've accounted for every incoming and outgoing dollar. We're spending less and getting more value when we do spend. Best of all, we're closer than ever because we're doing all this planning together. That's a pretty good investment.

*Jim Killam is co-author of When God is the Life of the Party (NavPress) and Rescuing the Raggedy Man (Xulon Press). This article, originally called "Vanishing Act," was first published in the Winter 2004 issue of MARRIAGE PARTNERSHIP.*

## Reflect

- *Neil Atkinson and Dave Ramsey espouse different strategies to get to the same goal: healthy finances. Which of the approaches outlined in this article most appeals to you? Why?*
- *Which of their suggestions seem like a bad fit for your personality or your family? Why?*
- *Though their financial advice may be somewhat different, Atkinson and Ramsey both strongly advise couples to keep giving as they fight to get their finances in order. Read these passages about giving: **Proverbs 3:9–10; Malachi 3:6–10; Mark 12:41–44; and 2 Corinthians 9:6–7.** How would you sum up the key ideas of these passages in your own words?*
- *Though it may seem counterintuitive, why do you think continuing to give to God and to the needy even during times of financial difficulty is important? What might it teach you? What does it reveal about what you believe?*

## Four Prayers for Your Financial Crisis

Unique requests to replace  
panic with confidence

*By Donna Savage*

**N**o money for movies. No money for dinners out. No money for anything but essentials like food, gas, and toilet paper. Not exactly the dream life, is it?

But it's the life millions of Americans face in the current economic crisis. Foreclosures, unemployment, and stock market drops were once topics for news headlines. Now those topics fill our dinner conversations and our prayer requests.





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I know what it's like to pray about overwhelming financial challenges. In my husband's first years as a pastor, our house payment gobbled half his income. I didn't expect riches when I married a minister, but I also didn't anticipate 13-16 percent interest rates on a starter home. After our tithe and a sacrificial gift to our church's building program, we lived on 30 percent of my husband's small salary.

During those ground beef and tuna years, I learned that lean financial times call for more than strict budgets and financial discipline. Tough times call for tough prayers—prayers that move us past frustration and helplessness to seeing God's power and glory in our daily lives. We can replace panic with confidence when we focus our prayers on these four requests.

#### **Pray for clarity.**

Every time I hear Suze Orman say "De-nied" to a caller's ridiculous spending request, I recognize the value of clarity. Many personal finance gurus encourage us to hold our financial records before a mirror so we can see our true monetary situation. Without a clear picture, we won't know how to balance our income and expenses. We won't make the hard choices needed for economic survival.

But like it or not, our money and jobs are entwined with our views of life and self. And that link makes it difficult to assess our circumstances objectively. My money problems often trigger a storm cloud of conflicting feelings—fear, pride, and anger—that block a clear vision of all the issues involved. Prayer helps me deal with my churning emotions before they skew my decisions and perspective.



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On one level, my friend Amy felt a great peace when her husband lost his job. On another level, she felt angry about the circumstances surrounding Mike's layoff. Her irritation with union politics triggered heart tantrums as frustration battled faith for control. When she couldn't stop the tears, she finally hit her knees.

Earlier that week Amy had studied the confrontation between King Hezekiah of Judah and King Sennacherib of Assyria described in Isaiah 36–37. Desperate for God's help, Hezekiah laid Sennacherib's threatening letter before the Lord and prayed.

Amy decided to do the same thing with Mike's pink slip. She grabbed it from the kitchen counter, laid it on the floor, and knelt over it. As she prayed, God did more than calm her heart. He refocused her passion on Mike's salvation. "This job was always yours, God," Amy prayed. "It's not about the job or the money. It's about my husband seeing you and your glory." By the time Amy spoke with me a few days later, she'd regained both her peace and her purpose.

#### **Pray for creativity.**

I know of only two ways to have more money: earn more or spend less. Because my sons were preschoolers when our money was tightest, I decided to focus my energy on reducing expenses. Only one problem: I was flying blind. I wasn't a clever cook, an accomplished seamstress, a skillful crafter, or a home repair expert. I don't come up with my own ideas; I copy other people's ideas.

But while praying one day, I realized I didn't need to be ingenious to solve my budget challenges. *I serve God, the*



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*source of all creativity, I thought. I worship the God who created zebras and armadillos and wallabies. If the Lord can design a rhinoceros, he has more than enough creativity to share with me.*

So I asked God to share. Instead of relying on my own abilities, I sought God's input on every part of my budget. I didn't stop talking to friends or scanning magazines for hints, but I invited the Lord's feedback on the best options. No surprise that he showered me with clever ideas. I organized fun-filled birthday parties—complete with customized cakes, games, and gift bags—for \$10 or less. I made summer play shorts from my boys' worn-out sweat pants. I turned a store's grand opening into a family outing with free hot dogs.

My money-saving projects will never be featured on HGTV or The Martha Stewart Show, but they worked for my family. And every creative success, no matter how insignificant to others, fueled my passion for prayer and my respect for God's imagination.

#### **Pray for connections.**

As a young girl, I loved connect-the-dots puzzles. I was always surprised to watch a collection of random spots give way to a bunny or butterfly as my pencil moved from one dot to another.

I'm convinced God is the real-life master of connecting the dots because prayer connects his resources with our needs through other people. When my son Scott was a toddler, I received a box of badly needed boy's clothes from a childhood friend. What prompted Stephanie's gift? My prayers and a series of conversations three states away. My mom talked



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to Stephanie's mom about an upcoming visit to see my son. After Stephanie's mom mentioned the trip to her, Stephanie remembered the clothes her son had outgrown. A few weeks later my son had a new wardrobe. But the story doesn't end there. The boxes kept coming for almost eight years. I don't think I bought anything other than underwear, socks, and pajamas until Scott hit late elementary school.

Because I've benefited from God's divine connections, I'm thrilled when he includes me in his plan. When Narda's garage door broke two months ago, she had neither the physical ability to repair it (a 1996 car accident left her paralyzed from the waist down) nor the money to purchase a new one. Because Narda was in my Bible study group at the time and we'd talked about taking every need to God, she asked our group to pray about her garage door.

I giggled inside as she talked. Only weeks earlier, I'd heard my husband share a new church member's awesome testimony. After praying for wisdom, the man saved his job by showing his employer how to boost income by expanding one aspect of their business. The company's new emphasis? Garage door repairs. My husband contacted his new friend, and within a few days of Narda's prayer request, the company repaired her door free of charge.

#### **Pray for contentment.**

Just as earthquakes expose weaknesses in buildings that appear stable, financial stress can expose spiritual weaknesses. In my case, it forced me to grapple with my attitudes.

I found praying for contentment much harder than praying for God's provision, because contentment encompasses more



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than my view of possessions. How did I accept changing my lifestyle? Did my gifts and clothes and vacations affect the way I viewed myself? Was I willing to use God's dictionary to define the difference between wants and needs? Did I really believe Christ had given me *everything* I needed to live a godly life as it says in 2 Peter 1:3?

The apostle Paul said, "I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want" (Philippians 4:12). Notice the key phrase: "I have *learned* . . ." Although hardship enrolls everyone in Contentment 101, that doesn't mean we get the same homework as the girl in the next row.

Some of us learn contentment when job losses alter our family dynamics. Barb's husband responded to his termination as though life pinned a scarlet F for "Failure" on his chest. Never one to let bad times color her mood, my sanguine girlfriend struggles to accept the gloomy cloud now hanging over her home.

Others learn contentment with God's timing. Stacey spent 12 months on the unemployment list. She polished her résumé; she sent out applications. She aced interviews and waited for security clearances. She did everything by the book, but she still waited a year for the Lord to provide a new job. I don't know any Christian who enjoys waiting on God's timing. But as Barb said about her husband's job search, "Just because I don't see anything happening doesn't mean God isn't doing anything."

Let's face it. Living paycheck to paycheck can be scary! I've given God the "I can't do this!" ultimatum more than once.



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At times, I've had a matching complaint for every prayer request on my list.

But I've also celebrated the marvelous adventure of moment-by-moment dependence on Christ's resources. I've tested God's faithfulness in my prayers and my pantry. And I've discovered the Father's plan for my life is never limited by the balance of my bank account.

Less money doesn't mean fewer blessings. Less money doesn't equal less joy. But prayerlessness does. That's why we pray on.

*Donna Savage is a writer and speaker who lives with her family in Nevada. This article was published on [Kyria.com](http://Kyria.com) 2010.*

## Reflect

- *How would you characterize your prayers during times of financial stress? Desperate or pleading? Inconsistent and spotty at best? Strong and consistent? Explain how times of hardship (such as financial stress) usually affect your prayer life.*
- *In her article, Donna identifies four types of prayers: prayers for clarity, creativity, connections, and contentment. As you read, which jumped out at you most as a type of prayer you need to pray more often? Why?*



## Surviving Financial Stress

### Four Prayers for Your Financial Crisis

- *Donna Savage writes that, "Tough times call for tough prayers—prayers that move us past frustration and helplessness to seeing God's power and glory in our daily lives." Describe a time when your prayer life was strong and you gained confidence in God as you saw his answers and power in your daily life.*
- *Read these charges from Paul and Peter regarding prayer and its role in our lives: **Philippians 4:6–7, 1 Thessalonians 5:16–18, and 1 Peter 5:7.** How do these words of Scripture challenge you personally right now? How can they relate to financial stress you may be dealing with?*

## When Money's Tight

Faith in the face of unemployment and financial stress

*By Dawn Zemke*



I sat in shocked disbelief, trying to process the harsh truth behind the gentle words my boss had just delivered. I'd been laid off.

With the downturn in the economy, I'd seen both friends and family members lose their jobs. And each time I'd prayed—for them, of course, but also for myself. "Please, God, don't let that happen to me."

Suddenly my fear had become reality at what was, undoubtedly, the toughest financial time our family had faced in years. Our son was in college, and in another year our daughter would be as well. How could we afford one tuition payment on my husband's teacher salary, let alone two?



## Surviving Financial Stress

### When Money's Tight

In the days and months that followed, as my attempts to secure another position failed, I experienced feelings of panic and insecurity. What if I couldn't find another job? How would we pay the bills and keep our kids in school? I pored over my Bible, struggling to find stability and comfort in verses such as Romans 8:28: "And we know that God causes everything to work together for the good of those who love God and are called according to his purpose for them."

But my faith wobbled. My problem wasn't that I didn't believe God was causing "everything to work together." It was that I feared God's master plan might take me through painful and difficult places before I reached that "good." Places I didn't want to go.

#### The next 24 hours

Then one morning God took a familiar verse and hit me right between the eyes. "Trust in the LORD with all your heart; *do not depend on your own understanding*" (Proverbs 3:5, emphasis added). I realized if ever anyone was leaning on her own understanding, it was me: my understanding of what is best for me and for my family. From my point of view, that meant a comfortable, secure life.

As much as I like to think I'm the ultimate authority on who I am, God knows me better. Psalm 139:16 says, "You saw me before I was born. Every day of my life was recorded in your book. Every moment was laid out before a single day had passed." As a Christian I know that I need to give Christ complete control over my life if I'm to have any hope of becoming more like him. But I sometimes forget that placing God in charge has practical, as well as spiritual, benefits. God knows every single thing that's going to happen to



## Surviving Financial Stress

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me—the good and the bad—throughout all my days on this earth. It's as if he has the complete, detailed map (or these days, a really good GPS) to my final destination. By not trusting in him, by worrying about what each day will bring and "leaning on my own understanding," I'm refusing guidance from the One who has my route all planned out, stubbornly stumbling around in the dark instead.

As I've worked to trust God through this time of financial uncertainty, I've found comfort in a few ways. First, I have stopped looking ahead. When you're living from paycheck to paycheck, it's easy to become overwhelmed by what the future may hold. There will always be another tuition bill, car payment, or appliance needing to be replaced, but I no longer anticipate them. I'm not talking about abandoning a budget or financial plan—those are great tools. But as I practice my renewed determination to trust God, I've adopted a one-day-at-a-time approach to my faith. Somehow relying on him completely for the next 24 hours—rather than the next 24 weeks, months, or years—feels a lot more doable. Matthew 6:34 says it best: "Don't worry about tomorrow, for tomorrow will bring its own worries. Today's trouble is enough for today." Amen!

#### **A look back**

Second, I've started looking back. In my many years as a Christian, God has repeatedly demonstrated his faithfulness: Providing for my family when my father died. Allowing me to spend eight years as a stay-at-home mom, when all the facts and figures said we could never afford to have me quit my job. Leading me to a new career that fulfilled an old dream. The list goes on.



## Surviving Financial Stress

### When Money's Tight

The tangible evidence of God's goodness and care that's played out again and again in my life reassures me. We have a rich history, God and I, and he's always been there when I've needed him. I have proof that my trust is not misplaced; God has been faithful, and he will "supply all [my] needs" (Philippians 4:19). When I'm having a bad day and feel crushed under burdens, both mental and emotional as well as financial, I find comfort in remembering past times when the way ahead seemed impossible, yet God brought me through.

#### **You can't out-give God.**

Finally, I've found unexpected blessing in continuing to tithe despite our sometimes precarious financial state. Writing out that check can be difficult—after all, I know the church won't send a bill collector if our money doesn't show up in the offering plate. But it's a physical expression of my gratitude that God has provided for our family and my trust that he will continue to do so.

My mother has a favorite saying: "You can't out-give God." This past week, I learned how true that statement is. After making our first double tuition payment, we were out of cash, and my husband's monthly stipend for directing our church's praise band wasn't due for another week. Still, as I got dressed Sunday morning, I could sense God reminding me to prepare our offering. "We don't have the money, Lord," I argued. "I'll make it up later." But the nagging feeling didn't go away; deep down I knew what God expected me to do. Taking a deep breath, I wrote a check for our regular amount and slipped it into the offering envelope.



## Surviving Financial Stress

### When Money's Tight

Before the service, my husband and I were in the church office making photocopies. Seated at a desk with some paperwork, one of our trustees looked up and said, "I'm signing the checks. Would you like yours now?"

"I know the plans I have for you,' says the LORD. 'They are plans for good and not for disaster, to give you a future and a hope'" (Jeremiah 29:11). God is faithful. Even when we can't see it, or understand it, he has a plan. I'm looking forward to the day when I can look back on this difficult season as yet another example of his unfailing goodness.

*Dawn Zemke is a freelance writer and editor who lives in Illinois. This article was published on [Kyria.com](http://Kyria.com) in September, 2010.*

## Reflect

- *Some of the insights in this download are from people who've been through serious financial struggles and come out on the other side. But others, like Dawn, are in the thick of it right now. Which of Dawn's insights about making it through a current financial crisis stands out to you and challenges you in your own life? Why?*
- *Dawn is leaning heavily upon Scripture during her family's current challenges. Dive more deeply into some of the passages Dawn mentioned in her article; read **Psalm 139**; **Proverbs 3:5–6**; and **Romans 8:28–39**. How do these truths and promises comfort you in your current financial situation? Explain.*



## Surviving Financial Stress

### When Money's Tight

- *The Bible is full of accounts of God's people going through tough times. Sometimes we don't really know "why" God allowed those things to happen. Other times, though, God makes his purposes clear. For example, read what God said to those living in exile in Babylon in **Jeremiah 29:10–14**. How are you personally encouraged or challenged by God's promises to his people who were going through the pain of exile from their homeland? Be specific.*
- *Another such example of God's purposes at work even through difficult times can be found in **Deuteronomy 8:2–3, 11–18**. Read it, then share about your own experiences of depending on God and finding him faithful.*
- *In light of all you've read in this download, what will you pray about today regarding your financial challenges, your strategies to tackle them, and your reliance on God for help?*

## Additional Resources

Books, Bible studies, and articles to help you further



### Books

**Money Trouble: Surviving Your Financial Crisis** by Deborah McNoughton and Melinda Weinstein (Beacon Hill, 2009; 224 pages). Based on biblical principles, authors Deborah McNoughton and Melinda Weinstein will help you find the hope you are seeking as you dig your way out of a financial hole. With sound advice from experienced financial experts, you will learn to pick up the pieces and return to a life without financial troubles.

**The Shrewd Christian: You Can't Have It All, But You Can Have More Than Enough** by Neil Atkinson (WaterBrook, 2004; 256 pages). This book will help you conquer money, not merely solve money problems. When you change your thinking, you'll see your lifestyle change. This resource provides insights for Christians who seek to achieve authentic, biblical financial freedom.



## Surviving Financial Stress

### Additional Resources

**A Tip a Day with Ellie Kay** by Ellie Kay (Moody, 2008; 208 pages). With a tip a day, readers glean practical money-saving tips that can be implemented right now! This purse-sized guide shows families how to save money on everything from groceries to vacations, life insurance to investments, and clothing to housing.

**The Total Money Makeover: A Proven Plan for Financial Fitness** by Dave Ramsey (Thomas Nelson, 2009; 272 pages). Is your "owe" starting to show? Shrink your waste line, bulk up your bank balance, and get into financial shape with money expert Ramsey's comprehensive and simple plan for debt-free living. You'll be fiscally fit in no time!

## Bible Studies and Online Resources

**"A Biblical Perspective on Money"**—a single-session Bible study exploring what the New Testament says about wealth, from [ChristianBibleStudies.com](http://ChristianBibleStudies.com)

**"Faithful Finances"**—a single-session Bible study contrasting our culture's financial values with what the Bible teaches, available from [ChristianBibleStudies.com](http://ChristianBibleStudies.com)

**"God and the Money Goddess"**—a single-session Bible study exploring the spiritual danger of a self-driven philosophy about money, available from [ChristianBibleStudies.com](http://ChristianBibleStudies.com)

**"Keeping Money in Perspective"**—a single-session Bible study exploring our financial and spiritual goals, available from [ChristianBibleStudies.com](http://ChristianBibleStudies.com)



## Surviving Financial Stress

### Additional Resources

**“Money and the Consumerism Crunch”**—a downloadable resource for individuals or small groups from [Kyria.com](http://Kyria.com)

**“Money Issues”**—a six-session Bible study examining a variety of financial issues from a Christian perspective, available from [ChristianBibleStudies.com](http://ChristianBibleStudies.com)

**“The Unemployment Survival Guide”**—a resource for small group leaders from [SmallGroups.com](http://SmallGroups.com)

## Articles

**“Dearth of Jobs, Death to the Family?”** by Collin Hansen, available from [ChristianityToday.com](http://ChristianityToday.com)

**“Digging Out and Saving Up”** by Ginger McFarland from LEADERSHIP JOURNAL, available at [CTLibrary.com](http://CTLibrary.com)

**“My Husband Got Fired Again”**—Q & A with Gary J. and Carrie Oliver, available at [Kyria.com](http://Kyria.com)

**“Surviving a Financial Crisis”** by Deborah McNaughton, available from [Kyria.com](http://Kyria.com)

**“Unemployed and Unnerved”** by Sarah Canney, available at [Kyria.com](http://Kyria.com)

**“What Fighting About Money Will Cost You”** by Ellie Kay, available from [Kyria.com](http://Kyria.com)

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