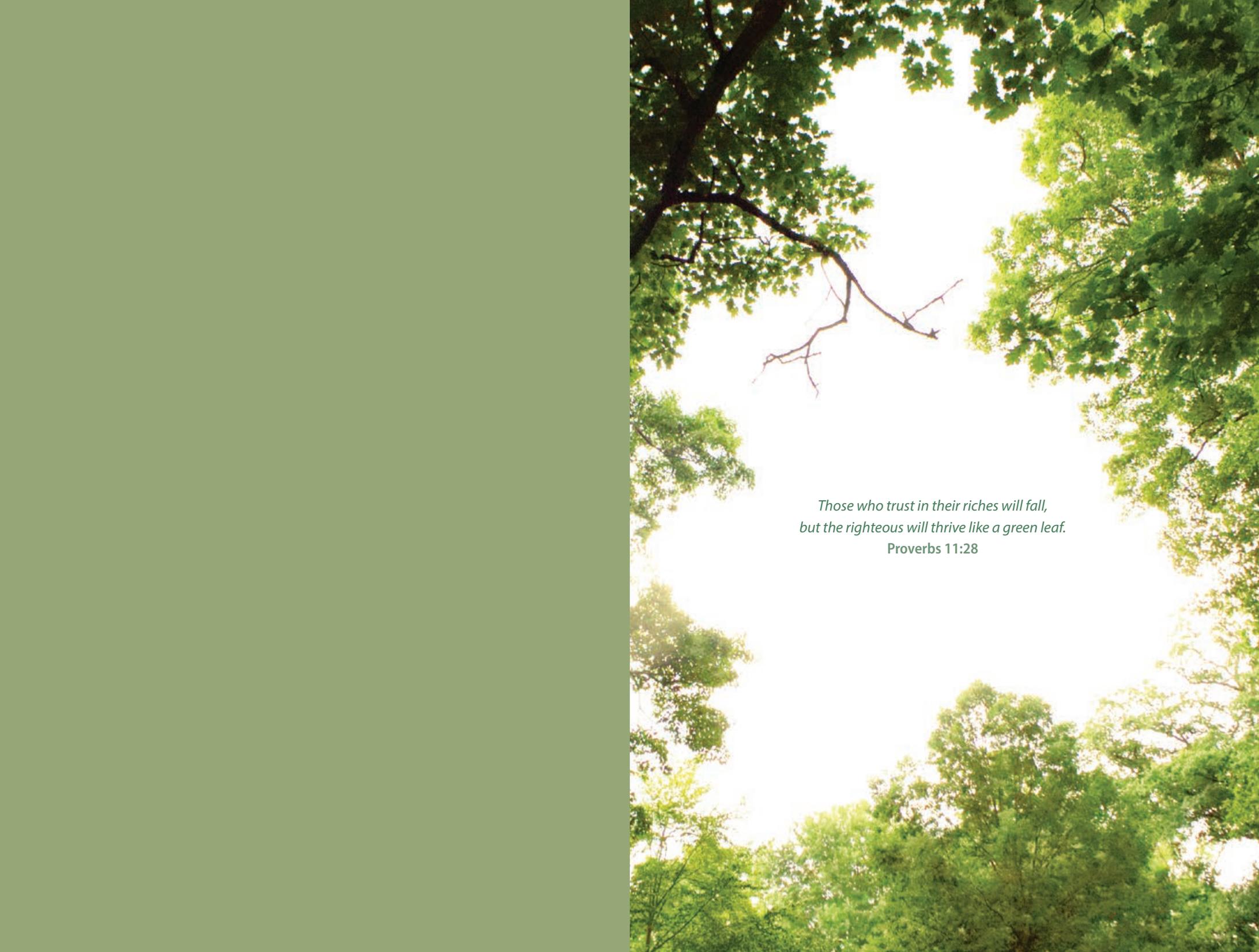


A misty forest path in autumn. The ground is covered in fallen red and orange leaves. Tall trees line the path, with some bare branches and some with green needles. A bright light source on the left creates a warm, golden glow that filters through the mist. The overall mood is serene and hopeful.

Hope

In Times of Financial Crisis

A low-angle photograph looking up at a dense forest canopy. The sky is bright and overexposed, creating a high-contrast background. A single, bare, dark brown branch extends from the left side towards the center of the frame. The surrounding leaves are a vibrant green, with some showing signs of being eaten or damaged. The overall mood is one of natural beauty and resilience.

*Those who trust in their riches will fall,
but the righteous will thrive like a green leaf.*

Proverbs 11:28

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In 2020, COVID-19, a disease caused by the SARS-CoV-2 coronavirus quickly spread across borders and oceans, creating chaos all over the world. The pandemic has had a catastrophic effect worldwide.

However, a pandemic isn't the only crisis that can create chaos at a global, local, and personal level. Other crises include:

- › natural disasters, such as famine, droughts, floods, and forest fires
- › political unrest, terrorism, and wars
- › sudden drops or rises in commodity prices or a disruption in the distribution of products
- › new laws that change the way business is conducted
- › socioeconomic injustice
- › the death of a significant financial provider
- › the loss of a job

These crises can affect many areas of our lives: economically, financially, physically, emotionally, and mentally.

The consequences of abrupt financial losses, especially on a global scale, cascade from individuals and families into communities, countries, and entire societal structures.

During a crisis, many businesses are destroyed or may be forced to close. The effect is that many people who were accustomed to having a steady income lose their jobs or experience a decrease in their income, leaving them wondering how they will survive financially.



New Possibilities

These financial losses are made worse by related but unforeseen problems:

- › shortage of food and water
- › threat of losing homes due to eviction
- › threat of illness and disease
- › retirement plans shattering
- › increase in crime as police services struggle to keep order
- › schools, colleges, and universities closing
- › friction between family members or friends living in close quarters
- › loneliness
- › self-medicating addictions
- › cancellation of family vacations and special occasions, like weddings
- › loss of hope and purpose

Many foundations of government, society, religion, and technology are tested in dynamic ways and sometimes are found wanting. As a result, many people are left searching for answers, spiritual comfort, and hope that will hold up to scrutiny in the midst of their pain and suffering.

This booklet is written for those who are experiencing a financial loss due to an unexpected crisis. Whatever your financial situation may be, and how well you and your family are or aren't coping, there is hope.

Although you may be feeling angry, confused, or frustrated, there are constructive choices you can make to get through this. You can chart new paths, dream new dreams, and become better equipped, not only for what life is like for you right now but what it may be like in the future.

You have the opportunity to discover a new way of looking at life; perhaps the life you have always wanted, even if you have to make do with less. Even if you're in despair and feel like letting go, the weight of responsibilities and consequences that you now carry don't have to crush you. The practical principles you discover here, or are reminded of, will guide you in rebuilding your life on a firmer foundation.

What you can expect in this booklet

During the harsh, uncertain times of a crisis, many "easy answers"—even those we secretly wish for—don't help anymore. That's why this booklet addresses aspects of sudden financial loss through an often-overlooked perspective—spirituality. True spirituality can play a vital role in your

recovery from your financial loss and help you and your family to not only survive but also grow during this painful time. This booklet will introduce you to important truths relating to the character of God and how his lasting promises still relate to today's realities.

Through the Bible's timeless wisdom, and the experiences and teachings of real people in the Bible who also faced joys and heartaches, you will be invited to think about key issues.

*God specializes in meeting people
like you wherever you are.*

He knows all about pain. He has experienced it since humankind's earliest days when wrongdoing entered his perfect creation, creating chaos that is still rampant today.

The Lord saw how great the wickedness of the human race had become on the earth, and that every inclination of the thoughts of the human heart was only evil all the time ... and his heart was deeply troubled.

Genesis 6:5–6

Since that time, God has worked to bring order to the chaos. He continues to reveal who he really is—the personal Creator God, who loves each one of us and longs to be in a personal relationship with us. As you read, reflect on how the topics raised relate to your situation. Although you may know many other people who are also experiencing financial loss, some aspects of your situation are unique to you.

This is your time.

If you are able, keep a private journal. Write down your questions and thoughts. If you have never opened a Bible, explore it to see what it says. Discover what God reveals to you and how he will respond to you if you invite him into your life.

Be ready for his answers!





1

Feeling
Overwhelmed

Sudden and severe loss of income is a tremendous shock to anyone who experiences it. The abrupt financial change in our lives forces us to adjust to it quickly.

However, change of any kind causes stress, and the stress of a financial loss can have a significant negative effect on our mental health, our relationships, and our physical health.

You may have many questions that you're struggling with:

"Why did this happen? What did I do to deserve this?"

"Nothing like this has ever happened to me. I can't even pay my bills."

"What will life be like from now on for my family?"

You may be experiencing a financial situation that you have never faced before, such as:

- › facing an angry landlord because you can't pay your rent
- › inability to pay a medical bill
- › inability to pay for your child's tuition or buy school supplies

The stress of your situation can make you feel anxious, frustrated, angry, depressed, or lonely. Stress affects people in many ways:

Some will fixate on the past, wishing life would go back to normal.

Some will turn to their addictions (food, smoking, television, alcohol, drugs, pornography) for comfort.

Some will struggle to sleep, worrying about the future.

Some will sleep a lot more than usual.

Some will isolate themselves from everyone and feel hopeless.

Some will have erratic mood swings and make irresponsible choices.

These are some of the warning signs of prolonged stress, which are common after a sudden financial loss. Stress, if left unmanaged, can cause illness, exhaustion, depression, and even lead to premature death.

Remember, in a strong wind a fragile tree must bend, or it will break. However, you can become more resilient and learn to face difficult situations wisely. God specializes in meeting you wherever you are.

David, a shepherd boy who became king of ancient Israel, faced many difficulties throughout his life. And he longed for relief, praying:

*Listen to my prayer, O God,
do not ignore my plea.
Fear and trembling have beset me;
horror has overwhelmed me.
I said, "Oh, that I had the wings of a dove!
I would fly away and be at rest.
I would flee far away
and stay in the desert;
I would hurry to my place of shelter,
far from the tempest and storm."
Psalm 55:1, 5–8*

Yes, David experienced a lot of pain, and he was tired of it. Notice how he didn't yell at God and stop talking to him. And he didn't bury his emotions.

*When my heart was grieved
and my spirit embittered,
I was senseless and ignorant;
I was a brute beast before you [God].
Yet I am always with you;
you hold me by my right hand.
Psalm 73:21–23*

The Bible tells us several stress-related stories. Here is an example:

Peter, a strong-willed follower of Jesus, who had shown great faith in him, was devastated when the Roman authorities arrested Jesus to interrogate him about his ministry and his followers. Entering a courtyard near the site of Jesus' interrogation, Peter worried that someone would recognize him. And, to his horror, a servant girl recognized him.

*"You aren't one of this man's disciples too, are you?"
she asked Peter.
He replied, "I am not."
John 18:17*

And within a short time, Peter denied being a follower of Jesus two more times! Under severe stress, Peter was not true to himself and lied about who he was and what he stood for.



Like Peter, people who are feeling overwhelmed by stress can act out of character and do or say things that they regret later. The Bible also addresses the negative effects of stress. Solomon, the son of David, recorded many wise sayings, such as:

Anxiety weighs down the heart, but a kind word cheers it up.
Proverbs 12:25

If you—or someone close to you—are feeling overwhelmed by stress, be gentle and forgiving.

Moving beyond the urgent to what is important

When mounting difficulties scream for your attention, it's easy to focus on what is urgent rather than what is truly important.

Martha learned this lesson when Jesus arrived at her village. She invited him to stay with her and her sister, Mary. Appreciative, he agreed. However, while Martha was distracted by preparing food, Mary sat on the floor listening to Jesus. After a while, Martha complained to Jesus, but he told her that Mary had chosen what was important.

She came to him and asked, "Lord, don't you care that my sister has left me to do the work by myself? Tell her to help me!"
"Martha, Martha," the Lord answered, "you are worried and upset about many things, but few things are needed—or indeed only one. Mary has chosen what is better, and it will not be taken away from her."
Luke 10:40–41

During this time of difficulty, it's important that you value *yourself* enough to seek brief respites from your situation:

Relax with a book.

Be thankful for the blessings you still experience.

Do something special for someone who needs what you can offer.

Two thousand years ago, Jesus walked Israel's countryside. Sometimes he spoke to large crowds and visited people's homes. Crowds pursued him constantly, drawn to his healing touch and wise teachings. But despite the urgent needs around him, Jesus still set aside time to do what was important.

Very early in the morning, while it was still dark, Jesus got up, left the house and went off to a solitary place, where he prayed.
Mark 1:35

When you're tired, emotionally drained, and can't deal effectively with one more challenge, where or who do you turn to for strength and hope?

When you feel lonely and lack answers to life's complex issues—including your current financial situation—how do you rest and relax in order to regain your energy and strength?

Do you ever pray? Even if you don't feel like praying or aren't sure that anyone is listening?

The Bible tells us that God hears all our prayers:

*I sought the LORD, and he answered me;
he delivered me from all my fears.
Those who look to him are radiant;
their faces are never covered with shame.
This poor man called, and the LORD heard him;
he saved him out of all his troubles.
The angel of the LORD encamps around those
who fear him, and he delivers them.
Taste and see that the LORD is good;
blessed is the one who takes refuge in him.*
Psalm 34:4–8



Tips to reduce stress

Fortunately, you can deal with stress constructively:

Start by admitting that you struggle with the unfairness of the crisis; its unexpected occurrence that can't be fully controlled and may continue for an unknown period.

Don't blame yourself for your financial loss or lose your self-confidence.

Find a nonjudgmental family member, friend, pastor, or health professional who will listen to you. This person may have advice that will help ease some of your difficulties.

*One who has unreliable friends soon comes to ruin,
but there is a friend who sticks closer than a brother.*
Proverbs 18:24

Try as much as possible to eat nutritious food and stay hydrated to keep your body's immune system strong.

Exercise regularly. If you're confined to your home, find some way to exercise:

Follow an online exercise class. There are many free online exercise classes on the internet.

Walk around your home or walk on the spot. If you receive a phone call, stand or walk around your home while you speak, instead of sitting down.

Stand up. Try to limit sitting and lying down to 30 minutes at a time.

Dancing, playing with children, and performing domestic chores such as cleaning and gardening are other means to stay active at home.

Prepare yourself for the work of evaluating the resources available to you—at home and through your community—so you can make positive financial decisions based on correct information.

Danger signals

If you experience any of the following, you will benefit from professional help:

- › suicidal thoughts
- › physical or emotional abuse
- › feeling overwhelmed by your financial responsibilities
- › feeling that you can't cope with life anymore
- › isolating yourself
- › drinking too much alcohol
- › lying to cover up an addiction and what you're really feeling
- › being too harsh as a parent
- › have chest pains, heart palpitations, or difficulty breathing

Many nonprofit organizations offer free, professional help for people experiencing these difficulties.

Take small, rewarding, and positive steps day by day, choice by choice. Even the smallest steps will make a cumulative difference.

Although it may seem that God isn't aware of or cares about your situation, the Bible promises that God knows every detail of every situation and will always be with you through the chaos, if you will only trust him.

*Those who trust in their riches will fall,
but the righteous will thrive like a green leaf.*
Proverbs 11:28

God speaks through his word, the Bible. You can learn more about him by reading it. You will also learn more about Jesus: why he came to earth, what he accomplished, and what this means for you today.

Read the book of John in the New Testament. Or the book of Psalms in the Old Testament that contains the heartfelt prayers and reflections of people trying to make sense of God and the world around them. This can encourage you.



Be kind to others

When a sudden financial loss occurs, it's easy to only focus on our urgent needs. Forgetting that others also have needs can cause damage in relationships.

One antidote to being caught up in yourself and your situation is to express sincere, loving-kindness and generosity toward other people, and to celebrate in their blessings, big or small.

The well-known saying, "It is more blessed to give than to receive" (Acts 20:35) is true! You will be blessed as you focus on other people's needs and not only your own. Consider these words:

*One person gives freely, yet gains even more;
another withholds unduly, but comes to poverty.
A generous person will prosper;
whoever refreshes others will be refreshed.
People curse the one who hoards grain,
but they pray God's blessing on the one who is willing to sell.*
Proverbs 11:24–26

Anya's story

Anya is a single parent raising a teenage daughter. Years of living off credit card debt had created an unsustainable situation that led Anya to make the painful decision to declare insolvency. The administration involved in the process and the embarrassment was challenging to cope with: "I have difficult family relationships so getting help from my parents wasn't an option. After church counseling and receiving advice, I came to the point where I had to make a painful choice or spiral deeper into a hole of debt I couldn't get myself out of. The insolvency has been a deeply shameful experience for me, and I am still processing it. I still find it hard to talk about, but it was the right decision for me. I have had to start from scratch and rebuild but the relief at not having to live with that mounting pressure every month is now finally over."

"I came to the point where I had to make a painful choice."

*The LORD is the everlasting God,
the Creator of the ends of the earth.
He will not grow tired or weary,
and his understanding no one can fathom.
He gives strength to the weary
and increases the power of the weak.
Even youths grow tired and weary,
and young men stumble and fall;
but those who hope in the LORD
will renew their strength.
They will soar on wings like eagles;
they will run and not grow weary,
they will walk and not be faint.*
Isaiah 40:28–31

Reflection

In what ways are the stresses caused by your loss of income hurting you and others around you?

What can you do differently to help you focus more on what is important (family, friends, your community)?

What steps will you take toward finding moments of respite through restful activities?

If you're trapped in a cycle of negativity and hopelessness, think of ways in which you can gain more control over your situation, no matter how small it is. Focus on the things that you can change, not on what you can't.

Remember that your children are experiencing their own stresses as well as the stress that you and others are experiencing. As a parent, think of an appropriate way to explain to your children about your financial loss and how it will affect you as a family in your everyday life.

How have your spiritual beliefs influenced the way you handle the difficulties you're facing?

Are you willing to explore the Bible and its truths regarding your current situation?

Are you willing to take a crucial step and talk to God about the reality of your situation as you see it? Are you willing to ask him to help you and guide you?





2

Money, Faith,
and Fear

The sudden decrease or loss of our finances creates many fears. Money-related issues are real issues, and the Bible addresses real life.

Fear can be beneficial. It can, for example, warn us that danger is approaching or help us to avoid getting injured.

But fear—let's call it *negative fear*—can be crippling and destructive.

If it festers inside us, it can cause terrible suffering—emotionally, physically, relationally, spiritually, and mentally.

It can spark an illness, exhaustion, hopelessness, and despair. It can also ruin opportunities we may have to experience joy, peace, hope, and other wonderful aspects of life.

Negative fear breeds other destructive thoughts and feelings:

Anger, which reveals itself as depression, self-criticism or criticism of others, or fits of rage.

Emotional withdrawal, by denying or dismissing our feelings.

Physical withdrawal, by isolating ourselves from contact with other people. The feeling of isolation can then become a self-fulfilling prophecy.

Denial, a desire to escape or ignore the fear by resorting to addictive behaviors, such as illicit sex, drugs, alcohol, and pornography.

Deceit, by trying to hide our fears from others beneath a mask of "I'm fine."

Paralysis, which leaves us unable to make decisions or recognize and follow through on helpful ideas and strategies.

The Bible contains many stories where negative fear dominated someone's life.

Elijah, a godly man whom God had used often to challenge evil people, became extremely afraid when a powerful, evil leader promised to kill him by the next day. Terrified, Elijah fled into the wilderness, where he sat under a small shrub and prayed for death.

Elijah was afraid and ran for his life. When he came to Beersheba in Judah, he left his servant there, while he himself went a day's journey into the wilderness. He came to a broom bush, sat down under it and prayed that he might die. "I have had enough, LORD," he said. "Take my life; I am no better than my ancestors." 1 Kings 19:3–4

Elijah felt so afraid and lonely that he wanted to die. But the Bible assures us that when we feel overwhelmed by fear, we can call out to God and he will be with us. For example, when Jesus and the disciples were caught in a big storm:

That day when evening came, he said to his disciples, "Let us go over to the other side." Leaving the crowd behind, they took him along, just as he was, in the boat. There were also other boats with him. A furious squall came up, and the waves broke over the boat, so that it was nearly swamped. Jesus was in the stern, sleeping on a cushion. The disciples woke him and said to him, "Teacher, don't you care if we drown?"

Mark 4:35–38

Jesus miraculously calmed the storm and, with it, his disciples' negative fear.

Jesus provides an antidote to negative fears; one that is countercultural to the way many people view life today. He knows that it's difficult to prevent negative fear from overwhelming us during stressful times.

Fortunately, God steps in to alleviate our fears when we trust him by faith and allow him to guide us and care for us as we try to make the best decisions we can.



Your attitude toward money

The Bible has a lot to say about money. As with all powerful tools—and money fits that category—there are dangers and opportunities that come with it.

God knows that money can be used to bless poor and needy people. In fact, he challenges his followers again and again to help needy people: orphans, widows, the sick, prisoners, and people seeking justice.

But God also knows that money is fleeting and brings dangers:

*Whoever loves money never has enough;
whoever loves wealth is never satisfied with their income.
This too is meaningless.*
Ecclesiastes 5:10

It is not that money in itself is wicked or evil. After all, money is simply a medium of exchange. Rather, it is the single-minded pursuit of wealth—as if that is all that matters in life—that leads to poor choices and disappointment.

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

1 Timothy 6:6–10

So God brings the topic of money around to who he is and his ability to provide for those who follow Jesus with whatever is needed. Jesus said:

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any one of you by worrying add a single hour to your life?”

Beth and Jonah’s story

Beth and Jonah had two young children. After years of saving money, they bought their first two-bedroomed apartment. Two months later, Jonah lost his job during the financial crash of 2008. All the joy of being new homeowners was ruined by the pressure of not knowing how they would keep up the payments on their new mortgage every month. They were church leaders who were responsible for the care of others. Jonah struggled with the question: What does being a church leader look like when you’re unemployed and struggling to pay your bills? Beth and Jonah decided not to hide or lie about their circumstances. They were honest about their struggle and the depression that accompanied it. In their painful vulnerability, they helped others

*“We had to learn
to walk on water.
Our bank balance
wasn’t going to
tell us how we
were going to
make it.”*

in their group be more honest with their own struggles. They decided to choose generosity over fear and continue their practice of providing a weekly meal for their home group of 12 who met on Tuesday nights. For two years, income came in the form of short-term work contracts and odd jobs where they could find them. Then a job offer came from an unexpected place, and it involved moving away from a city they loved to a new one. Beth says: “We had to learn to walk on water. Our bank balance wasn’t going to tell us how we were going to make it. Yet somehow, week by week, we always had enough to feed everyone. We paid our bills and got through it. It was very difficult at times, but God’s grace carried us through. One of the things Jonah and I decided to do when we felt depressed, was to put on worship music and praise God despite what we were feeling. It was our little act of defiance against the circumstances that wanted to crush us.”



“And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith?”

Matthew 6:25–30

What a promise!

Remember these words of Jesus?

“This, then, is how you should pray:

*‘Our Father in heaven,
hallowed be your name,
your kingdom come,
your will be done,
on earth as it is in heaven.*

Give us today our daily bread.”

Matthew 6:9–11

Trust in God

The Bible has many more pieces of wisdom regarding money. Jesus also addressed the deeper topics of our minds and hearts, as the way we view money is rooted to our fears and where we have put our faith.

Will we be satisfied with the “daily bread” God provides? Will we even trust God to provide that amount?

It’s no surprise then that the Bible contains *many* verses that focus on fear and the assurance that, if we put our trust in God, he will free us from fear and give us peace—even when we don’t know where we will find our bread for tomorrow. Consider these verses:

*I sought the LORD, and he answered me;
he delivered me from all my fears.*

Psalm 34:4

Negative fear is contagious

When the COVID-19 pandemic started, people in many countries started buying up huge amounts of toilet paper. Other customers noticed and also bought excessive amounts. As time passed, stores struggled to keep toilet paper in stock.

As it turned out, people’s negative fears were unfounded. Yes, toilet paper is helpful. But no one person or family needs a twenty-year supply at one time! If everyone stays calm and gets only what they need, there will always be enough for everyone. And this applies to just about everything in life, not just toilet paper.

Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid.

John 14:27

Reflection

In what ways are negative fears permeating your thinking? About yourself? About other people? About your financial situation?

Why does losing financial stability often create high levels of fear? Why is it difficult to talk about it?

How does fear multiply among people? What is the result?

How have negative fears influenced your life? How can the things you’re learning now during this difficult time influence your future?

In whom or what are you trusting?





3

Evaluate
Your
Resources

Evaluating the true state of your finances is an essential and courageous part of recovering financially.

After the first “wave” of reality and emotion passes, it is vital that you and your family accurately assess your financial situation, especially the financial areas that you may fear venturing into. Only then will positive options show up.

If you don't, it will be tempting to ignore reality, such as the bills that are due and the creditors who are trying to contact you. Or you may imagine the worst and become depressed and powerless.

Your situation may not be as dire as you think. And even if it is, you will be equipped with essential information, and can take the next step in recovery as soon as possible with growing confidence, knowledge, and wisdom.

“Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?”

Luke 14:28

In the midst of your ongoing responsibilities, set aside time to research and write down the following information. The more accurate and detailed you are, the more this process will help you.

How to calculate your income and your expenses

Starting with you and your family, add up how much money you have now or could obtain quickly (such as cash on hand, bank accounts, and investments).

Now list all the sources from which money comes in regularly (such as pension, personal loans being repaid, social security, and part-time jobs).

Next to each income source, write down how much money comes in and when it comes in (daily, weekly, monthly). This is your *income*.

Next, list items you could sell at their current resale value and how much money you may gain (such as tools, animals, retirement investments, plot of land, vehicles, extra garden produce, jewelry, hay, or wheat).

Now comes the category few of us like to examine. List all the bills you must pay regularly, how much you must pay for each, and any interest charged (such as rent or mortgage payments, insurance, credit card payments, taxes, utilities, bank loans, vehicle payments, education, monthly medication, doctor's visits, childcare). These are your *expenses*.

Finally, estimate how much money you spend at different times in one year on goods and services that you need (such as clothing, food, gasoline, animal care, medicine, doctor's visits, occasional repairs). Often this area of finances creates hidden expenses that add up. Be careful not to list your *wants*, because you must at this time only focus on your *needs*.

Now, compare your income to your expenses. With this information, you can better prioritize where your money needs to go.

Without proper management, money easily “leaks out” like water leaks out of a crack in an old cooking pot or glass. You must take appropriate action sooner rather than later in order to build a more positive financial future.

Walk with the wise and become wise.

Proverbs 13:20

In the **Action steps** section, you will have the opportunity to consider which expenses you believe are the most important to pay.

If at this point you feel overwhelmed, unable to discern which financial steps to take with the figures you now have, relax.



Ask someone you trust (a friend, family member, financial adviser), who uses money wisely and isn't judgmental, to help you build an effective plan for dealing with your financial issues.

Evaluate possible community or government financial assistance

Where you live, and the applicable laws there, greatly impact your financial options. Find out if there are organizations and programs that may help you.

Depending on the primary cause of your financial loss, a government agency may step in to help, especially if many other people are experiencing the same financial issues for the same reasons.

In many countries, if you involuntarily lose your job, you may be eligible for unemployment insurance benefits. You may be eligible for job training or job placement help, food-related assistance, financial counseling, or medical help for you and your dependent children.

It pays to ask questions!

If your money won't cover your bills

Although it may be difficult and humbling, contact the people and companies you owe money to and let them know that you can't pay your debt in full and on time. The longer you wait to initiate contact, the more difficult it will be to set up alternative payment arrangements. The more time passes, the more stressed you will become, leading to less energy and willpower to deal with your creditors.

Focus especially on your important needs, such as housing and high-interest consumer debt (such as credit cards). Refer to your income and expense figures, as this can provide some leverage because it shows your commitment to meeting your financial obligations.

If, for example, you don't have enough money to pay your rent or mortgage, contact the creditor *before* the payment is due. Explain your situation and try to negotiate an alternative payment schedule based on what you can pay and when you can pay it. You may even be able to make partial payments or be allowed to have your payments delayed for a while.

Sometimes it is necessary to take that one big painful, difficult decision that gets you to the next stage: giving up a home, selling a car, moving in with relatives, taking on a second job, or accepting that insolvency is necessary. These are all incredibly difficult choices to make but may be the only way to get to the next step of recovery.

Commit to living smart and spending less

Like most people, you probably make financial decisions based on a complex web of habits, attitudes, and underlying beliefs built up over years.

You may have acquired these on your own, or you may have learned them from a parent, friend, grandparent, or business associate. It's easy to "inherit" perspectives on money without even realizing it.

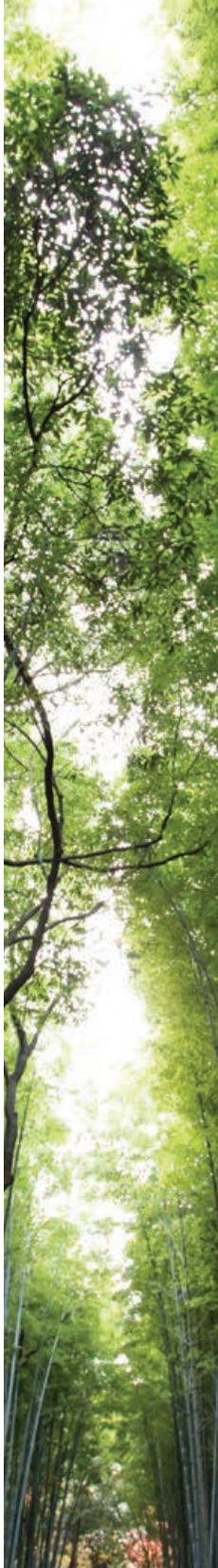
As you work to stretch your money to meet challenging financial pressures, it is a good time to think about the following proven principles. If understood and applied correctly, they will positively impact your situation—maybe for the rest of your life!

4 steps to manage your money wisely

1 Recognize that the way you spend money is a conscious or unconscious choice

By making careful decisions about your money—conserving it, preserving it, and spending it wisely—you can reach satisfying financial goals and, to a degree, insulate yourself from serious economic downturns or crises.

It's easy and tempting to spend your money to make yourself feel good, to fit in with other people, or to get status. Instead, evaluate every purchase you make, no matter how small.



Recognize the difference between your *needs* and your *wants*. And consider the money you don't spend on *wants* as a gift to yourself—to buy what you do need, to share with someone in need, to save and invest for the future, or to support a nonprofit organization. Remember, a portion of what you earn is yours to keep.

You can always take small steps that lead you to a better financial scenario.

2 Managing, reducing, and eliminating consumer debt

By managing, reducing, and eliminating your debts (such as paying your debts on time or paying off your credit card debt), your financial choices will expand dramatically.

Companies spend billions of dollars to motivate people to buy items on credit that don't provide lasting benefits. These companies offer deals which hook you into monthly payments at high-interest rates that siphon off or eliminate your financial options.

Given the cost of essential goods, having to earn more money in order to pay off the interest on consumer debt can be devastating. Many books and internet sites provide guidance on how to reduce and eliminate your consumer debt.

Begin taking these steps as soon as possible.

*The rich rule over the poor,
and the borrower is slave to the lender.*
Proverbs 22:7

3 How much you spend is much more important than how much you earn

When you spend less money, you are actually giving yourself a raise. You may still earn the same amount but now you can pay off your bills and enjoy a more balanced lifestyle. There are many ways to save money, and many will fit your situation. If you value saving money and do it, you will be amazed at the results.

Yes, you can pay off your bills. You can also experience the joy of trying new things, doing more with your family and friends, and trying a lifestyle change rather than getting stuck in a lifestyle rut.

You can:

- › look for alternative solutions
- › learn new skills
- › practice better maintenance
- › use items you obtain for free
- › share “spending less” tips with others

And, of course, limit spending to what you can pay for now rather than using credit.

Downscaling from impulse spending or being used to fulfilling a need or want right away may not be easy. But a great goal, such as building a much stronger financial base, is worth the effort and time.

Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”
Hebrews 13:5

4 Reap the benefits of using your money wisely

At some point, you may have some money to use in wise ways that reflect your values. Having experienced difficult financial times, it may be difficult at first for you to help others less fortunate.

If you have used money mainly for your pleasure, it may be challenging to view money as a tool for reaching important goals and objectives.

If a get-rich scheme comes along, resist it and remain focused on taking one positive financial step at a time. And remember to benefit from the wisdom of others and, in turn, share what you're learning.



Reflection

Why is tracking monetary details important in your situation?

In what ways can you benefit in the long-term by continuing to track your income and expenses carefully?

What challenges do you face as you reallocate your money in order to fulfill your new spending priorities? How does this affect you and why?

What symptoms of stress do you experience when you can't pay all the bills, or when you can't spend money the way you usually did?

To what extent are you trying to carry your financial burden by yourself? How well is this working?

How willing are you to ask God for the wisdom to make wise choices, including for the guidance to help you find people who can encourage and advise you in your spending?

Where can you find specific ideas on saving money where you live?

Action steps

Create the beginnings of a spending plan now.

Follow the six steps on pages 32 and 33 to evaluate your resources.

Now compare steps 1 and 2 (available funds) with steps 4 and 5 (important expenses).

Depending on how much money comes in at different times, what actions can you take in order to pay your expenses, to better manage when money comes in, and to save money, where and if possible?

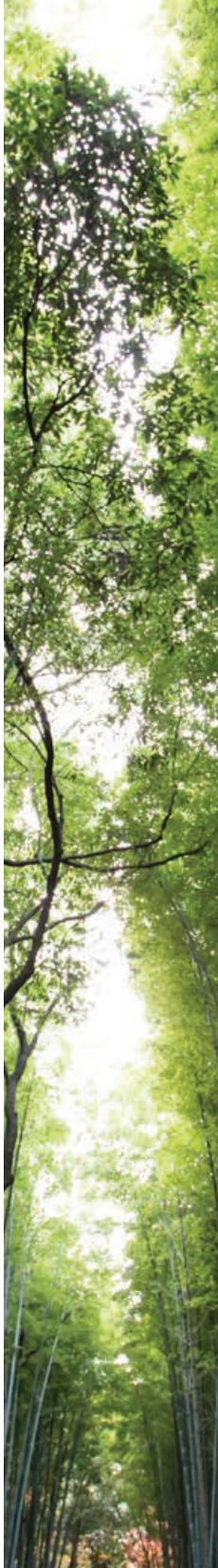
Are there any big decisions you need to make, like selling your house or moving to a smaller place, to get you out of your immediate financial crisis?

Mariam and Juan's story

Mariam and Juan started a house renovation with costs that quickly spiraled out of control. Sudden job losses meant they had a much lower income with which to repay their loans. Mariam says: "We haven't been able to fully finish the house and have a long road ahead of us to pay down our debts. I hate being the mom who is always telling my kids "No," but they have been amazing in ways I didn't expect. We've had to come up with inventive ways to enjoy family time together that doesn't involve spending money. Our situation has tested our marriage severely. Sometimes it is difficult not to feel petty about things when money is so tight. But there have been unexpected moments of relief, kindness, and generosity, such as a friend asking another mechanic friend to service our car and then paying the costs. This experience is still filled with anxiety, but it has also strengthened my faith and thankfully our marriage, even though it very nearly broke us."

"... there have been unexpected moments of relief and kindness and generosity ..."

Notes





4

Hope,
Contentment,
and Jesus

If someone asked you, “In light of what’s happening in your life right now, is your glass half full or half empty?” What will your answer reveal?

Life is difficult. Stock markets collapse. Torrential rains ruin a farmer’s entire crop. A pandemic kills medical personnel as well as their patients. A donated well breaks, and villagers must haul water from a stagnant pond. A political uprising devastates local businesses.

When faced with difficulties, we can sometimes create limiting “as soon as” mental concepts. “As soon as I [have money again; find a job; this crisis passes], I will [be joyful; smile more; stop drinking; be more positive].”

This is a way of choosing not to take responsibility, as if we can’t improve our situation.

*Each of us can choose to focus
on the positives or the negatives.*

However, sometimes there aren’t many positives. But an optimistic person, who develops new plans and sets new goals despite their bad circumstances, will experience better emotional health and outcomes than someone who believes little or nothing positive can be done.

People waiting in a queue at a grocery store can choose to be thankful for help during their time of need rather than seeing their situation as a sign of personal financial failure and the collapse of all good things.

Despite our best efforts, though, each of us can be stopped in our tracks. Exhausted. Unable to muster courage. Beaten down by daily news of people dying. Deep inside, nagging questions arise. We wonder if this is all there is to living. We wonder about our purpose and significance, and about God.

*How long must I wrestle with my thoughts
and day after day have sorrow in my heart?*
Psalm 13:2

Who or what do we turn to:

When there are few or no answers?

When our emotions are raw?

When we long for real truth to hold on to that elicits a strong emotional response within us?

When, in quiet moments, we cry out desperately for lasting hope, peace, love, and joy that we can’t manufacture and can’t obtain from others?

When our longing for something deeper causes us to recognize our neediness: emotionally, spiritually, or relationally?

Hope and longing

If hope and longing are based on an unstable spiritual foundation, what happens when a pandemic ravages the earth? When devastating floods, fires, earthquakes, or wars destroy communities? Or government officials decide to expel a particular group of people out of the country? Or a terrorist group forces people to leave everything they own or die? Or a country’s currency suddenly devalues?

What brings deep contentment? Recent crises show that pursuing contentment through our own efforts easily turns into frustration, sadness, regret, and the haunting sense that what we have and who we are isn’t enough. An ancient writer describes this feeling:

*There was a man all alone;
he had neither son nor brother.
There was no end to his toil,
yet his eyes were not content with his wealth.
“For whom am I toiling,” he asked,
“and why am I depriving myself of enjoyment?”
This too is meaningless—
a miserable business!*
Ecclesiastes 4:8



The writer was clearly a wealthy man, but he describes his emotions when he realized that meaning and purpose couldn't be built on foundations of pleasure, money, and status.

*I denied myself nothing my eyes desired;
I refused my heart no pleasure.
My heart took delight in all my labor,
and this was the reward for all my toil.
Yet when I surveyed all that my hands had done
and what I had toiled to achieve,
everything was meaningless, a chasing after the wind;
nothing was gained under the sun.*

What do people get for all the toil and anxious striving with which they labor under the sun? All their days their work is grief and pain; even at night their minds do not rest.
Ecclesiastes 2:10–11, 22–23

True contentment

In a way, finding contentment is similar to trying to fill a huge hole in the ground with small buckets of water that you collect from a river a mile away. If the hole does fill up, which it probably won't, the price paid in time and labor will be extremely high in comparison to the value received. And overnight the hole will probably empty itself again. In contrast, here is what Paul, a Jesus follower, discovered:

I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. 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. I can do all this through him who gives me strength.
Philippians 4:11–13

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil.
1 Timothy 6:6–10

And Jesus himself cautioned:

"Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."
Luke 12:15

Sometimes we long for something or someone worth trusting. Someone who never fails us.

Someone who will free us from our chains of hurt, addiction, loss, and fear. Someone who will provide forgiveness for our wrongdoing and give us a new spiritual start. Habakkuk, a prophet in ancient Israel living during tough times, reached this startling conclusion:

*Though the fig tree does not bud
and there are no grapes on the vines,
though the olive crop fails
and the fields produce no food,
though there are no sheep in the pen
and no cattle in the stalls,
yet I will rejoice in the LORD,
I will be joyful in God my Savior.
The Sovereign LORD is my strength.*
Habakkuk 3:17–19

Was he misguided? Ignorant? Trying to cope somehow and using God as a crutch to prop himself up? Or did he recognize the end of himself and the need for more?

Some people define happiness as what we feel and exhibit when circumstances go well, and joy as being rooted in real, deeper spiritual truths concerning life that prove true no matter how good or bad situations are.

Real joy

Real joy is about who you *are*, how you choose to experience the world around you, and from whom your joy comes: God the Creator who loves you and has a purpose for your life.



Consider this seemingly paradoxical perspective on joy and suffering written for early Jesus followers facing terrible persecution, some of whom were likely eaten by animals in Roman stadiums or soaked in tar to become human torches:

Consider it pure joy, my brothers and sisters, whenever you face trials of many kinds, because you know that the testing of your faith produces perseverance. Let perseverance finish its work so that you may be mature and complete, not lacking anything. If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you. But when you ask, you must believe and not doubt, because the one who doubts is like a wave of the sea, blown and tossed by the wind.

James 1:2–6

Through the centuries, Jesus followers have learned much about suffering and pain, true hope and joy. Even today, in some countries, they are persecuted and killed. Jailed. Lose all their material possessions. Receive harassment and ridicule, and sometimes death. Yet Paul wrote:

May the God of hope fill you with all joy and peace as you trust in him.

Romans 15:13

Faith in Jesus

Where does such joy—that defies our normal, natural responses to painful situations—come from? According to the Bible, joy comes from having a personal relationship with Jesus and receiving the abundant life he offers.

It's not about what we do on our own to keep things together. It's about acknowledging who God is and asking Jesus to enter and transform our lives—from the inside out.

The psalmist David understood that everything hinges on the character of God. These words capture his joy:

Shout for joy to the LORD, all the earth.

Know that the LORD is God.

It is he who made us, and we are his;

we are his people, the sheep of his pasture.

*For the LORD is good and his love endures forever;
his faithfulness continues through all generations.*

Psalm 100:1, 3, 5

David was amazed that God genuinely concerns himself with each person.

*When I consider your heavens,
the work of your fingers,
the moon and the stars,
which you have set in place,
what is mankind that you are mindful of them,
human beings that you care for them?*

Psalm 8:3–4

Lily's story

Lily is a single woman who, over a two-week period, suddenly ended up in a financial crisis. An error made by her company resulted in an unexpected tax bill. A few days later her car broke down and needed major repairs, then emergency dental treatment left her thousands in debt. "It was so discouraging. I remember sitting on my bed and telling God

*"It was
incredible that
my prayer
for help was
answered so
quickly."*

I couldn't breathe with all the bills I suddenly had to pay. I support my parents financially so I couldn't ask them for a loan. I went to work that morning and my managers called me into their office to say they had a special project they needed help with. I would have to work week-ends and late nights, but I would be paid overtime plus a bonus. It was incredible that my prayer for help was answered so quickly. I had to contact my dentist, mechanic, and the tax office to arrange to pay off the debt over a few months, but I was so grateful that God had opened a door and given me the ability to be able to pay everything off."



God continues to provide what suffering people need: himself—his never-changing character of love, forgiveness, justice, and compassion.

The Bible tells us that we only need faith in order to receive a genuine level of contentment.

We don't need a fancy title, a specific amount of money, status, or control over financial circumstances and people.

In fact, finding true contentment is a paradox. The paradox is that we must relinquish control and admit that we can't find what we truly desire through our own efforts in order to receive what only God can provide.

The gift of true and satisfying fulfillment, greater than we can ever imagine, can only come from God, the personal Creator, who loves us unconditionally and will satisfy the desires of our hearts.

Reflection

Which new thoughts have you been wrestling with since your loss of income?

On which of the following have you built your life on up to now?

- › your intelligence
- › your planning and strategies
- › the wisdom of financial advisers
- › the amount of money in the bank
- › the career track you were on
- › your children's financial success
- › your problem-solving abilities
- › your belief in your country's progress
- › security in the laws of your country
- › the help of your community
- › the hope that you will never make serious financial mistakes

What came to mind as you read Habakkuk's words, and that God offers an entirely new way of living and will equip you to thrive joyfully during difficult circumstances?

What may hinder you from fully engaging with the truths in the Bible?

Action steps

In the midst of your challenges, take time to write what you're experiencing and thinking in your journal.

Be honest about your dashed hopes, desire for significance, forgiveness, and anything else that comes to mind.

Which thoughts encourage or discourage you? Why?

What effects are outside sources (such as television, internet, people around you) having on you?

Make a simple chart listing which persons, places, and things have most influenced your perspectives on money. Here are some topics to help you explore:

- › What is success?
- › What do I *need* vs. *want*?
- › Generosity and accumulation of possessions
- › Money and self-worth
- › Learning about what is important through financial loss
- › Stress and contentment

When you think about what you have read in this booklet, what do you want to talk to God about right now?

Notes





5

Accept the
Challenge

Life comes without guarantees. We cannot predict or control what will happen tomorrow, much less next year. But that does not mean we are without hope.

There is no guarantee that we will have an easy, happy life free from stress or financial loss. That no one will lose their job overnight, that groceries will always be available at reasonable prices, or that governments will never have to close all restaurants and set up roadblocks to control unexpected pandemics.

Jesus honestly stated:

"In this world you will have trouble. But take heart! I have overcome the world."

John 16:33

He also emphasized the importance of building our lives on the right foundation:

"Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash."

Matthew 7:24–27

World history reveals countless generations trying to build spiritual foundations. Visitors to Egypt see ancient stone carvings depicting various gods. The Bible records the struggles of numerous people trying to decide which gods to worship.

Today, even those who consider themselves nonreligious still organize their lives and make moral decisions based on their worldviews and how they think people should live.

Some people build their lives around things, as if the person who dies with the most possessions wins. Others are so wrapped up in themselves they live only to fulfil their own needs and desires.

Still others pick and choose bits from different religious traditions, as if spirituality is a supermarket where you can browse the shelves for what you want today.

What all these attitudes have in common is human self-centeredness; the illusion that we can live without the God who created us.

In contrast, God knows that only he can truly satisfy the longings of the human heart. A biblical parable reveals God's response to those who have turned their backs on him.

Jesus welcomes all

Jesus had been gathering people around him who were considered outcasts in that society. When questioned about this, Jesus' response shows that God welcomes all people who come to him in faith—no matter their background, socioeconomic status, previous mistakes or crimes.

Luke recounts the parable of a man who had two sons. The younger son demanded his half of the inheritance. He then took the money, left home, and promptly squandered it all on wild living. Forced to find menial work looking after pigs and sharing their food, he had time to think about his actions:

"When he came to his senses, he said, 'How many of my father's hired servants have food to spare, and here I am starving to death! I will set out and go back to my father and say to him: Father, I have sinned against heaven and against you. I am no longer worthy to be called your son; make me like one of your hired servants.' So he got up and went to his father."



“But while he was still a long way off, his father saw him and was filled with compassion for him; he ran to his son, threw his arms around him and kissed him.

The son said to him, ‘Father, I have sinned against heaven and against you. I am no longer worthy to be called your son.’

But the father said to his servants, ‘Quick! Bring the best robe and put it on him. Put a ring on his finger and sandals on his feet. Bring the fattened calf and kill it. Let’s have a feast and celebrate. For this son of mine was dead and is alive again; he was lost and is found.’ So they began to celebrate.”

Luke 15:17-24

Just like this father, God eagerly and lovingly waits for every person to come to him—for the first time or after a long absence.

God welcomes anyone who:

- › has tried to keep God away for years
- › has been seeking and wondering if God really does watch over their lives
- › is too weary to compete for a job against so many others who also lost their jobs
- › comes to him after losing everything in a stock market crash
- › for the first time can’t pay rent or buy food

We all have opportunities to think about God and our spiritual foundations, especially when we suffer in situations that we can’t control. What you think about God now is having great impact on you and everyone around you. David expressed his spiritual need and thankfulness for how God intervened in his life:

*Be my rock of refuge,
to which I can always go;
give the command to save me,
for you are my rock and my fortress.*

*He lifted me out of the slimy pit,
out of the mud and mire;
he set my feet on a rock
and gave me a firm place to stand.*

Psalm 71:3; 40:2

Building your life on a solid foundation

Hope and longing end up in disappointment if they are built on shifting foundations. Like a large boulder securely anchored in the middle of a flood-filled canyon, God offers you a firm foundation amid the stormy waters of life.

*God alone is the rock who will anchor
you during life’s ups and downs.*

He sees you. He knows all your plans, dreams, and pain—and will answer you if you seek him diligently. However, this doesn’t mean your life with God will be perfectly calm and wonderful. The biblical writers and early followers of Jesus knew all about the challenges, suffering, and pain of life.

They were persecuted and killed. They were jailed and lost all their material possessions. They saw their children die. They were dragged away from their homes by evil leaders.

Yet, believing that God was not only aware of their crises, these people recognized that he was providing them with a strong foundation no matter what life threw at them.

Bolstered by their faith in God’s character, they called out to him. Sometimes loudly. Sometimes tearfully. They expected him to do something through their situations—even if they didn’t understand what it would be. Consider these words:

*Rescue me from the mire,
do not let me sink;
deliver me from those who hate me,
from the deep waters.
Do not let the floodwaters engulf me
or the depths swallow me up
or the pit close its mouth over me.
Answer me, LORD, out of the goodness of your love;
in your great mercy turn to me.
Do not hide your face from your servant;
answer me quickly, for I am in trouble.
Psalm 69:14–17*



Fortunately, God still speaks the truth and acts today, through the Bible's timeless truths and through the transformed lives of Jesus followers. He promises that he not only hears our cries for help, he answers!

This kind of life built on a firm spiritual foundation requires a simple step of faith. It comes from choosing to follow Jesus.

Reflection

What philosophy or worldview have you based your life on until now?

Has your way of thinking about the world given you the answers, meaning, and purpose you are looking for?

Have your spiritual foundations remained solid during this crisis, or do they feel like they are shifting under your feet?

What does Jesus' parable of the man with two sons tell you about the character of God?

Do you have any questions about the claims Jesus made about himself in the Bible?

Action steps

Read the Gospel of John (the fourth book in the New Testament) to learn more about Jesus' life and ministry—and details of the spiritual foundation he offers.

Take note of the things Jesus says about himself in the Gospel of John.

Write down the times when you urgently pursued your own spirituality and what you learned during that process.

Ben and Sofia's story

Ben and Sofia are a couple with three teenagers. Ben's job came to an end and, as his company provided housing, they were also left with no home. They had to move in with Sofia's parents. Ben then decided to retrain to become a teacher. Ben says: "It made us question everything about our lives. Too many people sharing a small space wasn't easy, and we scrimped and saved for months. With Sofia and

"Sometimes you have to make a hard choice to move forward."

I both working, we were able to buy an old house which we are fixing up. It was tough and humbling to have to move in with Sofia's parents, but it was worth the discomfort we went through. I know the kids struggled with our tight budget, the small house, and sharing a room, but it was also important for them to learn that

sometimes you have to make hard choices to be able to move forward. And our faith in God carried us through it all."

Notes



God invites everyone to receive a life lived together with him and others. A life that thrives because it's in tune with the way he created the world. This life comes from taking a simple yet life-changing step of faith.

It comes from following Jesus and the path he invites us to walk with him. Because of God's love for everyone, God sent his Son, Jesus, to show us the life God intended for us to have.

Jesus grew up experiencing life as we know it, yet he committed no wrongdoing. He fought many spiritual battles. During his thirty-three years on earth, he demonstrated the life God intends for us to have.

Faced with a terrible yet loving, sacrificial choice on our behalf, Jesus died on a wooden cross to confront humanity's core problems—wrongdoing (sin) and death. His death—a historical event with world-changing spiritual impact—was a sacrifice for us! Love was the core of Jesus' message and life.

But Jesus didn't die and stay buried. He rose from the dead and appeared to many people before returning to heaven. When God raised Jesus from the dead, he reaffirmed his plan to continue to restore the world and all humanity from its state of wrongdoing into peace and wholeness.

That is his gift of abundant life.



Your Choice

Abundant life in Jesus

It is in knowing and following this path with Jesus that we find out who we truly are and how, through his power, we can have an abundant life which is in tune with God.

Jesus offers us living hope, and he will provide us with a new passion, mission, and significance.

Praise be to the God and Father of our Lord Jesus Christ! In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead.

1 Peter 1:3

*This hope is built on God's intense
and sacrificial love for you.*

Nicodemus, a Jewish leader, asked Jesus how a person could be “born again”—to be remade as part of God’s new creation. Jesus replied that it is done by God’s Spirit working within a person—man or woman, boy or girl—who has chosen to believe in him. The writer John then declares:

For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. For God did not send his Son into the world to condemn the world, but to save the world through him. Whoever believes in him is not condemned, but whoever does not believe stands condemned already because they have not believed in the name of God's one and only Son.

John 3:16–18

We have the opportunity to live this new life that Jesus reveals on a new spiritual foundation of love, justice, compassion, strength, and hope through our belief in him.

Jesus welcomes everyone who comes to him in faith—no matter their background, religion, socioeconomic status, race, or the mistakes they have made. He welcomes people who tried to keep him away or have been trying to discover if God really exists or have suffered greatly through injustice and cruelty that has hardened their hearts.

To everyone, God says, “I am with you, so be at peace. Trust me. I will reveal myself to you, and you will not be on your own anymore. I will lead you along new paths and guide you into a new understanding of the abundant life I offer.”

Through grace—undeserved favor—everyone can receive salvation through Jesus. Grace is a gift, not something we earn by our actions.

For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—not by works, so that no one can boast.

Ephesians 2:8–9

After Jesus’ resurrection, he made the Holy Spirit of God available to everyone who chooses to follow him.

The Holy Spirit provides us with comfort during crises and guides us through life’s journey.

No matter what life throws at you and those you love, God will always be with you. Paul, a follower of Jesus, wrote this world-transforming message:

Who shall separate us from the love of Christ? Shall trouble or hardship or persecution or famine or nakedness or danger or sword?

For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.

Romans 8:35, 37–39



The true path to freedom

God's path to true freedom and blessing is spelled out clearly in the Bible. James, an inspired biblical writer, urges readers to know the Bible and do what it says.

*Do not merely listen to the word, and so deceive yourselves.
Do what it says.*
James 1:22

What role does the Bible have in all this for you? God's truth will come alive as you read it and grow in your relationship with him and his followers. God wants his people to show the world what a new community based on sincere love looks like.

For the word of God is alive and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart.
Hebrews 4:12

Consider this amazing reason why God wants you to explore the Bible and to pay particular attention to Jesus:

Jesus performed many other signs in the presence of his disciples, which are not recorded in this book. But these are written that you may believe that Jesus is the Messiah, the Son of God, and that by believing you may have life in his name.
John 20:30–31

Life? What kind of life? Jesus answered:

"I have come that they may have life, and have it to the full."
John 10:10

If you decide to follow God on his path, your challenges won't vanish, and your financial losses won't be recovered immediately. But Jesus will always be with you. God's Holy Spirit will help you in your weaknesses and work in and through your strengths.

*I love the LORD, for he heard my voice;
he heard my cry for mercy.
Because he turned his ear to me,
I will call on him as long as I live.
The cords of death entangled me,
the anguish of the grave came over me;
I was overcome by distress and sorrow.
Then I called on the name of the LORD:
"LORD, save me!"
The LORD is gracious and righteous;
our God is full of compassion.
The LORD protects the unwary;
when I was brought low, he saved me.
Return to your rest, my soul,
for the LORD has been good to you.*
Psalm 116:1–7

*One day, the entire world will be set free from
its bondage to wrongdoing and pain.*

God is creating a new and eternal world for everyone who has trusted in Jesus and invited him to be Lord and Savior of their lives.

The promise God makes is awesome: this present evil age will end. There will be no more pain and suffering, and a new and eternal age will come. As it says in the book of Revelation:

And I heard a loud voice from the throne saying, "Look! God's dwelling place is now among the people, and he will dwell with them. They will be his people, and God himself will be with them and be their God. 'He will wipe every tear from their eyes. There will be no more death' or mourning or crying or pain, for the old order of things has passed away."
Revelation 21:3–4



The choice is yours!

No matter the situation you're facing, you can be certain of three things:

God created you.

God loves you.

God wants to fill your mind and heart with the blessings that only he can provide.

If you have not already done so, God encourages you to invite Jesus into your heart. Acknowledge and confess your wrongdoing and receive forgiveness and new life through what Jesus accomplished on the cross.

It's an amazing truth and believing it requires a step of faith.

Right now, right here, is the most important question you may ever be asked: Will you follow Jesus?

To learn more, seek out a Jesus follower—perhaps a pastor—in your community.

Find people who will help you understand more about the important decision you have made to follow Jesus.

If you are already a believer, recommit yourself to following Jesus and engage fully with your church.

Whether your faith is new and fresh, or old and seasoned—it is in the church that you will find a caring community that can journey with you and give you the emotional and spiritual support you need to rebuild your life.

With God on your side and a community of believers supporting you, you can not only find financial security again, you can also rebuild your life based on something that is worth so much more: eternal security!

Hope in a Financial Crisis™
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