

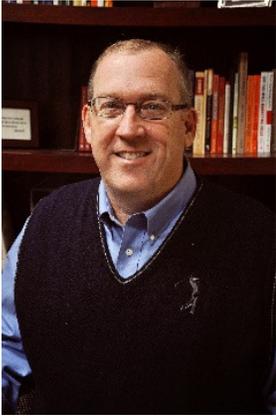
How To
Manage
Yourself.

When There's
No Money
To Manage

Tim Howington

How to Manage Yourself When There is No Money to Manage

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Cover Art by **Lauren Natvig** my lovely and talented niece. I knew she was talented, but got a front row seat to her creativity on this project. Thanks Lauren!

Scripture Quotations Taken from

New American Standard Bible: 1995 update. (1995). LaHabra, CA: The Lockman Foundation.

The Holy Bible: New International Version. (1984). Grand Rapids, MI: Zondervan.

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There are times in our lives where God seems very far away, and yet, may be closer than ever. C.S. Lewis says, "Pain insists upon being attended to. God whispers to us in our pleasures, speaks in our consciences, but shouts in our pains. It is His megaphone to rouse a deaf world." This is never more evident than we encounter financial pain. Whether it is self-inflicted or not, navigating financial difficulties is very challenging. In this little book, the author has allowed us to have a look inside his heart as he worked through a financially trying time. While the principles are written toward a financial trial, the insights apply in any trial you may be going through.

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Special Thanks to My Partners in Life

Terri and Josh

who lived through the inspiration of this book
with great attitudes and much patience.
I love you and am thankful for you both.



Introduction

This book is the by-product of a painful process of financial anxiety over about a 12 month period where the Lord sustained my family by the hair of my chinny-chin-chin. We paid every bill, ate every meal, and never lost our housing, transportation or the clothes on our back. So, by those standards we were very blessed, and to some degree, we learned to be content.

But, every night I prayed diligently for the Lord to intervene in our lives. Every day I worked hard to secure the funds we needed to survive. And while I desperately wanted the “Lord’s will” to be financial stability in my family’s life, I knew that there was something else going on that was bigger than just me paying bills on time. The Lord was stripping me of my pride and my independence. The Lord was teaching me about how to manage my spirit when there was no money (little money) to manage. The Lord was connecting me to the needs of families all around me who are living paycheck to paycheck and asking themselves if God can be trusted.

One of the advantages I have had in this life is growing up poor. My folks split up when I was 10 years old and I can still remember the morning that my Mom drove me, my younger brother and my younger sister to my Grandma Sasser’s house in Arkansas. That quick trip from Dallas led us into a life of a single mom provision and straight to the poorhouse. How we survived on my hard-working Mom’s minimum wage job is still a mystery to me. I didn’t really know it at the time, but hindsight shows that God’s hand was on us even in our dire financial situation.

My Mom’s spiritual renewal in my early teens would begin to shape the way our family would evaluate what makes a person rich or poor. She would begin to introduce us to an idea that the “man who has God and everything else has no more than the man who has only God.” She would live the rest of her life scratching and clawing to make a living and clinging to a God who had promised to take care of her and her family. When she died, she left us a legacy that we will never forget. In her will (actually a typed up letter to our family), she instructed us to not fight over any of her stuff. But she admonished each and every one of her children, son-in-laws, daughter-in-laws, and grandchildren to follow the Lord. She left this world with not much except a family who adored her and who followed the God she had come to know as her “portion”. He was all she wanted and she showed us how to live that out.

My inheritance from my Mom was not material in nature, but spiritual. She lived out for me what God has promised us and what we can expect from Him. And as the Psalmist says, “The lines have fallen to me in pleasant places; Indeed, my heritage is beautiful to me.” I hope to share with you some insights related to what we as believers can expect from the Lord as our portion in this world. Our portion is both material and spiritual in nature and is promised by God. My Mom would have loved this book! Hope you enjoy!



This book is dedicated to Mom- Charlotte. Her smile in the face of financial adversity for the last 40 years of her life was a great example of trusting God in the midst of the storm.

Charlotte Ann Sasser- 1940-2013

Chapter One

Managing Yourself When There is No Money to Manage

I attended a college meeting once where the speaker asked for a couple of volunteers from the audience to come and illustrate a point he was making. He chose a big burly football player and a petite cheerleader type gal. He had a large clear pitcher of water, filled to the rim. He handed this to the cheerleader and told her that her task was to keep the water from spilling out of the pitcher. He then told the football player that his task was to make her spill the water. Well, as you can guess the football player was successful. The speaker then turned to the audience and asked “why did water spill out of the pitcher?” The audience was split: some said it was her fault; some said it was his. Then the speaker made a profound statement that I have never forgotten. He said, “Water spilled out of the pitcher because water was in the pitcher.” He then went on to explain that life will bump us from time to time and whatever is in our hearts will spill out.

The inspiration of this book is a 12 month period that was hellacious for me financially. And I am more than a little embarrassed by what spilt out of me from time to time. You would think that a guy who has been following Christ for over 30 years would be more mature. It all started with an unexpected separation from a job at 50 years of age. After a couple of months of job hunting, I landed in a non-profit with an old friend ministering to people who are trying to get their finances in line (which is a little ironic, if you think about it). I have spent most of my adult life in the non-profit sector and am very familiar that there is a trade-off when it comes to income vs. the reward of helping people. I love the idea of ministry and am very motivated by the sense of cause that comes with it. But if you had told me that my first year would be as challenging financially as it has been I might have just kept moving right on past that job offer. One of the results of my struggle, though, is this manuscript that I hope will minister to your heart as it has to mine.

Financial stress is not for the faint of heart. Nothing in my life threatens to undo me more than money problems. When things are going my way, my spirit is happy-go-lucky. I am generous and sometimes even others-centered. But, let the money get tight, and I can get downright testy and unbelievably self-absorbed. Just ask my family! Let the money issues linger over a period of time and I am susceptible to falling to the temptation of cursing God. **Why are You doing this to me?**

There is no doubt that this area causes even the most mature among us to pause. Case and point: Job. When Satan was given permission to test Job, he immediately attacked him in regards to his stuff. The evil one's strategy was simple: if he was allowed to ransack what Job possessed, then Job would curse God. Some think that this is a once upon a time temptation that faced a man of antiquity. But I think we would be naive to think that we don't face the same kind of challenge today. As an aside: there is a big lesson in there about how our enemy feels about us. He didn't just attack Job a little, but tried to take him out all at once. Jesus describes Satan as a thief who wants to steal and kill and destroy (John 10:10). Given the opportunity, he would devour us as well. We must stay alert!

Managing my heart (my mind, my will and my emotions) becomes the challenge in times when there is no money to manage. Going through trying financial times forces us to answer an interesting question: **can I trust God?** It is during these times that we get a chance to see what is really going on inside of us. And money problems gives us a unique front row seat view of our own soul.

The long and the short of it is simply an issue of trust. **Can you and I trust God?** Can you and I trust Him to make all things work out for good in our lives? This is the essence of the faith walk: trust. Without faith (trust) it is impossible to please Him and faith (trust) is in its very nature a belief in things we cannot see. If you and I

have to walk by sight, we will struggle in the faith walk. And if I am honest, it is at this point that I struggle.

Can I trust Him? In the case of the believer going through financial issues, the main thing that spills out of us is how we view God.

1 Corinthians 10:13 says this clearly "No temptation has seized you except what is common to man." This means that we all undergo the same kind of trials: which includes financial trials. The verse goes on to say, "And God is faithful; He will not let you be tempted beyond what you can bear. But when you are tempted, He will also provide a way out so that you can stand up under it." God will not give us more than we can stand when it comes to financial trial (though I am sure that Job felt like he had gotten the raw end of the deal when Satan swooped in and took everything all at the same time including his children).

Jesus describes Himself as the Good Shepherd who has come that we may have life, and have it to the full. To live that kind of abundant life we must learn to manage our heart. Proverbs 4:23 encourages us to "above all else, guard your heart, for it is the wellspring of life". In Biblical terms, the heart of man referred to his most inward self. Specifically the heart refers to our mind, our will and our emotions. If we can bring these three components under the Lordship of Christ in tough financial times we stand a chance to navigate the trial.

Maybe you will run through this old world unscathed by the struggles of money-less-ness. But most of us will not. Trials come in many shapes and sizes, but managing yourself when there is no money to manage is one of the most common. In the next few chapters we will try to examine how we can manage our hearts in tough financial times.

Chapter Two

Managing our Minds in Tough Financial Times

I remember when my son studied about Johnny Appleseed in his first grade history class. Some think that Johnny was a fabled character who embodies the generous spirit of America. But, he was a real person. He was an entrepreneur type who loved his apple trees and made it his mission to plant nurseries of apple trees all over his part of the country. By the time he got through there were apple orchards all over the place. Johnny was a planter. And he spent his time and effort planting seeds that would blossom into trees that would provide sustenance to millions. Our topic in this chapter is not about agriculture, but is neurological in nature. The question today is what kinds of seeds are you planting in your mind? What kinds of thoughts are consuming your days? There is a battle going on for the mind and it is being lost at the seed level. We are planting the wrong kind of seeds and therefore we are growing the wrong kind of trees.

This is really true when it comes to managing our minds during tough financial times. The key to winning the battle for the mind has to do with what we allow our minds to focus on. If we focus on what we do not have, then we will plant seeds of anxiety that will grow into mind-trees of hopelessness. If we focus on what God is able to do, then our minds will grow beautiful orchards of contentment. Now I know that our thoughts may not pay the light bill. But thinking about the right things keeps our hearts with the right perspective, which affects our attitudes, which allows us to struggle well in times of adversity.

What should we be thinking about?

Think about Worthy Things

Finally, brothers, whatever is **true**, whatever is **noble**, whatever is **right**, whatever is **pure**, whatever is **lovely**, whatever is **admirable**—if anything is **excellent** or **praiseworthy**—think about such things. Philippians 4:8

Listen to Paul's list of seeds to plant in the gardens of our minds. He gives a great list of things that we should focus our thoughts on. I have rearranged the order to spell the word **PLANTER**. These categories of thoughts could help you make some progress in your thinking. Memorize the acronym and work systematically through the list till you are thinking rightly. When you catch yourself thinking of unworthy things you should try to shift gears to thoughts that are:

P-ure and Praiseworthy

L-ovely

A-dmirable

N-oble

T-rue

E-xcellent

R-ight

As I was working through this section, it occurs to me, that each of these thoughts that I need to be planting in my mind, ultimately describe our Heavenly Father. He is **pure** and **praiseworthy**. He is **lovely**. He is **admirable**. He is **noble**. He is **true**. He is **excellent**. He is **right**. And while there are other things in this world that are worthy to focus our mind's attention on, our God who spoke the universe into place and daily shows His meticulous providence towards us, should be the major focus of our minds during our times of need.

Think about the fact that God Owns it All

The earth is the Lord's, and everything in it, the world, and all who live in it; for He founded it upon the seas and established it upon the waters" Ps 24:1-2

There is something freeing about knowing that we are not owners but managers. One of the core messages of Scripture is that God owns it all and we are His managers. Because God owns it all, we as His managers must focus our minds on Him instead of our circumstances. What does He want us to do to manage His resources? This should shift our thinking to a place of balance. It is not ultimately about us, but Him. Our Father knows what we need and wants to take care of us as we represent Him.

I love my wife for a lot of reasons, but one thing I really admire about her is that she is a woman of faith. Oh, she has season of doubt like the rest of us. But, she believes that God is able to take care of us. During our season of financial anxiety she was constantly reminding me that there is no shortage of resources that God is able to bring to bear on our financial struggle. How does she do that? She focuses her mind on the things of God and His promises in our lives, and she understands that God owns it all. She looks back to what God has already done on our behalf. In short, she has planted seeds of faith in her heart and they have grown into trees of faith. I wish I could be more like her.

We must manage our Mind.

The Scripture is clear that our minds are a major battlefield when it comes to overcoming trials. The peace of mind that we crave during difficult times starts with what we allow our minds to meditate on. Isaiah says that "You will keep in perfect peace him whose mind is steadfast, because he trusts in You (Is 26:3)." A steady mind focused on the things of God will serve you well in tough times. Practically, that means that we don't allow our minds to wander to all the worst case scenarios. Now don't get me wrong, I am not saying that we won't experience the worst case. But many times, we borrow tomorrow's trouble when today has enough challenges of its own. As we seek first His kingdom and His righteousness, He will take care of the necessities of our lives (Mt 6:33).

Johnny Appleseed planted apple seeds that produced apple trees. The believer plants spiritual seeds that produce spiritual trees. The Psalmist says it this way: "Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers. But his delight is in the law of the Lord, and on His law he meditates day and night. He is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers. (Ps 1:1-3). The mind is a funny thing. It will meditate on the things we tell it to and the key to managing our minds in the tough financial times is thinking about the right things. Pretty simple huh? Maybe I will get me a piece of apple pie and think about that some more.

Chapter Three

Managing our Will in Tough Financial Times

You wouldn't know it by looking at me now but when I was a kid I used to be pretty fast. I was not blazing by any stretch, but I ran a respectable quarter mile (54.5 was my best time, which by the way would be the record at my son's middle school). The quarter mile is the race that separates the men from the boys. One time around the track as fast as your little legs will carry you. It tests a lot of things but especially your will power.

The first part of the race is navigating the opening curve. Your legs are fresh and your adrenaline is pumping so it's pretty easy. The backstretch is pretty boring and even though you are not tired, you are tempted to step off the track and walk straight out to the bus. By the last curve, you are starting to feel it but there is something about being almost done and the curvature of the track that makes this part of the race kind of fun. Then you find yourself staring down the final straightaway. You can finally see the finish line and out of nowhere a 100 pound gorilla jumps on your back. Your legs are burning. Your lungs are exploding. And your mind screams at you to stop. By this phase of the race I used to look down occasionally at my legs to make sure they were still moving. The only thing that moves you forward is the will to finish what you started and the fear of your track coach who will help you learn to persevere to the end at the next track practice. The key to managing the will in the quarter mile is to not look at the track, the crowd, your coach or even your own physical capabilities, but you must look at the finish line.

The same can be said about managing the will in tough financial times. You have to look past the calls of the creditors, the sacrifices of rice and beans and the never-ending cascade of no-we-can't-do-that-right-now discussions. The Scripture says that "hope deferred makes the heart sick" and when you are dealing with difficult finances the heart can be sick a lot.

I am not a psychologist, so I don't know exactly how the will works. I am more of a pop psychologist and my experience says that the will is tied to the part of the psyche that determines whether or not I will fight or run away. The will is the part of us that says I will or will not give up. One only has to look at the rash of bankruptcies these days to see that the temptation to give up and give in is a very real temptation. This chapter is not about bankruptcy, but rather about how can we deal with our will to win when faced with seemingly overwhelming circumstances.

How do we manage our will?

Manage Your Will Like Jesus Did

Then Jesus went with His disciples to a place called Gethsemane, and He said to them, "Sit here while I go over there and pray." He took Peter and the two sons of Zebedee along with Him, and He began to be sorrowful and troubled. Then He said to them, "My soul is overwhelmed with sorrow to the point of death. Stay here and keep watch with Me." Going a little farther, He fell with His face to the ground and prayed, "My Father, if it is possible, may this cup be taken from Me. Yet not as I will, but as You will." Matthew 26:36-39

One of the best examples of managing the will is seen in our Lord Jesus in the Garden of Gethsemane. He desired to not go to the cross but was nevertheless committed to whatever the Father had for Him. How many times do we try to squirm out from underneath the trial and move to a more comfortable place? We cannot give into the temptation to move but must rather discern God's will for the situation and then align our wills to His no matter the cost. Proverbs encourages us to, "trust in the Lord with all our hearts and to not lean on our own understanding." (Proverbs 3:5-6) During difficult money seasons we must exert our wills to manage the

resources we do have and we must resolve to hang in there till the bitter end. In the garden, He prayed with great fervor for the Father to take the cup of the cross away. He prayed till droplets of blood came from His pores. I have never had to deal with anything that intense and hope I never do. But, Jesus models for us how to mold our wills to the will of the Father when He says, “not My will but Your will be done”.

Manage Your Will like Paul Did

“And not only this, but we also exult in our tribulations, knowing that tribulation brings about perseverance; and perseverance, proven character; and proven character, hope; and hope does not disappoint, because the love of God has been poured out within our hearts through the Holy Spirit who was given to us.” (Romans 5:3-5)

This is one of my favorite verses. Paul had to endure a lot as he was one of the great pioneers of establishing the Church among the Gentiles and is a great example of how we should manage our will. In this passage, Paul gives us great insight into the cause and effect of perseverance and hope. The desired outcome that we all want is hope. Hope is brought about by proven character that has seen God work through difficulties before. Proven character comes from perseverance. And perseverance comes from dealing with trials and tribulations. To summarize the only way you get hope is to persevere through trials. That’s what James was saying when he said, “Consider it all joy brethren when you face various trials”. Is it possible to experience joy in the midst of trials? That sounds like crazy talk. Nobody is happy about trials. But, if we can show some God-centered resolve, we can begin to gain a worldview that doesn’t panic when the chips are down. We can learn to trust God and learn to lean on Him.

Part of our training regiments for track was this big hill outside of our school. The coach would line us up and we would run up and down the hill. As we got tired he would tell us to lean into the hill. I guess so that we would not lose our balance. But even more than that, he knew our hearts were weak and we needed to bear down when the going got tough.

In our financial trials we will sometimes face hills that we will have to lean into. We will be tempted to quit. But, we can’t quit. We have to persevere. The world is watching how we are managing these things. Will we be an example of godliness or worldliness? Will we give up? Will we show our exasperation? Will we manage our will-to-make-it-to-the-finish-line? Or will we step off the track and make our way to the bus? Listen to what the writer of Hebrews had to say about finishing well.

“Therefore, since we have so great a cloud of witnesses surrounding us, let us also lay aside every encumbrance and the sin which so easily entangles us, and let us run with endurance the race that is set before us, fixing our eyes on Jesus, the author and perfecter of faith, who for the joy set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God. For consider Him who has endured such hostility by sinners against Himself, so that you will not grow weary and lose heart.” (Hebrew 12:1-3)

The easy thing to do is quit. But the great victories of our life that we pass on as our legacy are times that we persevered under great pressure. This includes financial stresses. We must press forward and not give into the temptation to walk off the track or worst yet go through the motions. Let’s finish well. What do you say?

Chapter Four

Managing our Emotions in Tough Financial Times

My Dad calls it a flesh break. I call it the tirades of a crazy man. The Lord calls it sin. I have to admit that I was a little surprised by the string of expletives coming out of my mouth. Even though I whispered my displeasure toward the Lord, I think my heart screamed inside. And to my chagrin there is no doubt that He heard me. It has been a long time since I had been that upset. Before I became a believer I had a pretty foul mouth but that was one of the things that I really hadn't struggled with afterward. That is till I hit the wall: the financial stress wall.

The Scripture says that anxiety in the heart of man weighs it down. Said another way anxiety in the heart of man wears him out. Just like a marathoner hits the physical wall, a person who is dealing with ongoing financial struggles hits the emotional wall from time to time. Growing up in a chronically poor family, I saw it first hand with my Mom who must have had the patience of Job. But, ever so often she would lose it and have to work through her emotions. I would like to think of myself as strong, but the reality is that in challenging financial times my heart is full of anxiety and that little boy who was so self-conscious about being poor reappears with all his insecurities. I know that I am to focus on daily bread, but I am concerned that the bakery may break down in the future. Managing our emotions in the face of financial adversity is a key to managing yourself.

But how do you do that?

Pray for peace

Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus. Philippians 4:6-7

The passage listed above is one of my life verses related to our topic. The peace of mind that I long for is found through prayer. One of my favorite experiences with this verse occurred in another late night vigil with the Lord (hmmm there seems to be a pattern forming here). I can't remember what I was upset about, but I remember specifically complaining to the Lord about my lack of peace. He brought to my mind quickly this familiar passage along with some questions. Tim, are you praying about it? Have you presented your request to Me or are you just mulling it over and over in your mind? Are you thankful for the situation? I love the contrast of anxiety and peace, and to be honest this Biblical framework has helped me many a time to move to a place of God's overarching peace that surpasses my understanding even when my circumstances haven't changed a bit.

Paul's encouragement in Philippians says that we are to bring all our concerns to the Lord's attention with a thankful heart and the result is the peace of God. How many restless night have I endured because my heart was full of worry. How many times have I reminded the Lord that what I was experiencing was not peace only to have Him remind me that I needed to lay my burdens before Him?

Keep in step with the Spirit

The acts of the sinful nature are obvious: sexual immorality, impurity and debauchery; idolatry and witchcraft; hatred, discord, jealousy, **fits of rage**, selfish ambition, dissensions, factions and envy; drunkenness, orgies, and the like. I warn you, as I did before, that those who live like this will not inherit the kingdom of God. **But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control.** Against such things there is no law. Those who belong to Christ Jesus have crucified the sinful nature with its passions and desires. Since we live by the Spirit, let us **keep in step with the Spirit.** Galatians 5:19-25

It's fun to watch my son connect with some of the TV shows of my childhood via Netflix. One of the most recent is Gomer Pyle, U.S.M.C. I love the image of the opening introduction where Gomer, who is a terrible marine, can't quite keep in step with the platoon. His Sergeant is running alongside pleading with him to get in step. What a great image as to what Paul is saying in the passage above. We need to get in step with the Holy Spirit and when we do our lives exhibit the fruit of the Spirit. Things like love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control. My 'flesh break' the other night exhibited none of those. As believers, the Holy Spirit of God lives in our hearts and will guide us if we will yield our emotions to Him.

Look to the Character of God

What, then, shall we say in response to this? **If God is for us, who can be against us?** He who did not spare His own Son, but gave Him up for us all—how will He not also, along with Him, graciously give us all things? Romans 8:31-32

I love the phrase, "If God is for us then who can be against us". Do we believe that God is interested in our financial plight? You bet your boots He is. His benevolent kindness towards us is unmistakable for if He did not spare His own Son, then why would He not give us what we need to survive in this world. He takes care of the birds of the air and the grass of the field and yet we are of much more value than they are. It is true that He allows us at times to sit under the pressure of financial stress, but that doesn't mean that He is unconcerned. The reality is that He is concerned with much more than just our financial ease. He is concerned that we rightly relate to Him and one of His favorite tools is money pressure. With the pressure of money problems, we are forced to look to our Provider and trust Him to take care of us

Getting back to the other night lest you think I am a complete heathen. As soon as the words left my mouth the Lord convicted me of my sin and I repented. I am so glad that He is a forgiving Father who understands my weakness. I am so glad that He understands that there will be times where I will lose it and provides a way for me to confess my sin of anxiety and fearfulness and then gently guides me to a place of emotional wholeness.

Chapter Five

God is Able...

I am not sure how you manage your difficult financial times but I have a tendency to check the mailbox a lot. Gone are the days of God providing manna from heaven but occasionally we have experienced a little mailbox manna. Oh, don't misunderstand me, I am a firm believer that we should do everything that we can to be responsible. But, when you get past that point what do you do? When you get to the place that God has to show up or you are sunk. Some people really have to be beat down to rock bottom before they will admit that there is a place where we depend on God for our very next breath.

I remember the Christmas where things were so tight that I wasn't sure if we would be able to buy gifts. My family was in prayer about it and we were waiting to see what the Lord would do. I can still remember someone coming by our house and dropping off a Christmas card. When they left we opened the envelope to find almost to the penny what we needed for our Christmas budget. My son, who had been praying with us about this, immediately recognized that God had answered our prayers. As I write this I am a little embarrassed that we were in that spot. But let's be transparent for a moment. There are hundreds and hundreds of people who are in just that predicament from time to time. It may not be at Christmas, but there are times when you are looking to God to land that deal, sell that car, turn your sales around or make that bonus check materialize.

It is at these times that we find ourselves asking some tough questions: Is God **able** to handle my situation? Is God **willing** to help me in my situation?

God is able to handle your situation

"Now to Him who is able to do exceeding abundantly beyond all that we ask or think, according to the power that works within us, to Him be the glory in the church and in Christ Jesus to all generations forever and ever. Amen" (Ephesians 3:20)

Pricilla Shirer in her excellent book God is Able comments on God's ability by saying, "When you really stop and think about it, this has always been His way. He's always been a God of abundance. Is there any reason other than God's 'beyondness' that can explain why, when He decided to create water, He just went ahead and created whole oceans? Wasn't the intense heat and mass and splendor of a single star impressive enough all on its own? Did He really need to go and create entire galaxies, raging with billions and billions of stars, most of which no human eye will ever see?"

I don't know how that strikes you, but in my mind's eye I begin to travel through the known universe and can see the galaxies to my left and to my right with a never ending path of space before me and all of a sudden a \$89.24 water bill doesn't seem out the realm of possibilities. The Father knows that I have needs for the life sustaining necessities. He says that even sinful earthly fathers don't give a snake to their child who asks for a fish and if they give good gifts to their children, how much more so does He give good gifts to His children.

The older I get the more I find myself longing to be the dependent child again. I remember the days of being blissfully unaware that I was safe and secure in my parents providence. And whether we want to admit it or not, we are not as strong as we think we are and we are very vulnerable. I think that God allows us to move down paths from time to time that are tough to remind us that in Him we live and move and have our being. And He is able to take care of us.

We must believe that He loves us and has our best interest at heart.

The backside of believing that God has the ability is that when He doesn't seem to be moving on our behalf we feel un-important. Or at least I do. I think this is the part that is the most difficult for me. One of most insecure moments in my life occurred when I was in Junior High. If my Mother was alive she would be appalled that I tell you this story, but one way we survived was to have free lunches at the school. They managed this pretty discretely when I was in elementary school and I was not even aware that we were one of the poor kids. But in Junior High I became painfully aware.

Seems that some bright administrator felt like the best way to manage free lunches was to have the kids come by the office and pick up tickets for lunch. We would then take these tickets and give it to the cafeteria ladies on our way through the line in front of God and everyone. These tickets became a stigma and a sign that I was not like everyone else (which by the way is pretty important in Junior High). To make matters worse, as a football player I ran around with the most popular kids at the school. And as far as I could tell, I was the only one with tickets. This became unbearable. Picking up the tickets at the office was humiliating as weekly I was reminded that I was not cool. And then every day at lunch I would have to time my trip through the line so that nobody would see me. I was so embarrassed.

Why do I tell you that story? I believe that God has an unbelievable amount of resources to bring to bear on our behalf and when He doesn't I feel like the free lunch kid again. I feel so unimportant. Unloved. Uncared for. Alone again. For me that is the challenge. Why doesn't God move on my behalf? Even as I write this the clock says 3:11 am and I have been up for almost an hour stewing over the financial mess I am in. I have been praying and telling the Lord why I am so upset. It is not about the money I need to pay the bills. It the agony I feel because I don't feel loved.

If I had done something wrong, I would draw some comfort in the fact that we reap what we sow and obviously my stresses were self-imposed, but in my case (this time), I really don't think I have done anything wrong. I am just in a tough time. But am I thinking correctly? Are my feelings valid? Am I unimportant to the Lord as is evidenced by my plight? The answer is no!!! Not just no but #&!! NO. I am very, very, very, very, very, very, very, very important to Him.

How does God feel about me? Neil Anderson of Freedom in Christ Ministries has some really good resources that spell out our position in Christ. I will list just a few truth statements to give you a flavor of his great work. You can check out other resources they have at www.ficm.org.

Excerpt of Self Image Exercise about who I am in Christ by Neil Anderson

- I am Accepted... John 1:12, John 15:15, Romans 5:1
- I am Secure... Romans 8:1-2, Romans 8:28, Romans 8:31-34, Romans 8:35-39
- I am Significant... Matthew 5:13-14, John 15:1,5, John 15:16

I am accepted! I am secure! I am significant! I am important! These statements seem to be much more in line with the God who is able to do exceedingly abundantly beyond all I can ask or think and calls me His child.

Chapter Six

...but is He Willing?

It is Mother Day weekend in Rogers and I just spent an hour or so with my Mother-in-law in the rest home. She has a bad case of Alzheimer's and she remembers me most of the time. Betty and I have been friends from the first time I met her over 28 years ago. The first time Terri took me home to meet her parents; Betty killed the fatted calf as they say. In her case, she prepared Betty's Spaghetti and German chocolate cake. We have tried to copy her recipe over the years, but nobody does spaghetti like her. And her German chocolate cake is to die for. Well, 2 plates in and 2 pieces of cake and I am stuffed to say the least. And then it hits me: I need a nap in the worst way. But, I am there to impress them. Betty reads the look on my face and tells me to go take a nap on the couch. This is right down my alley: genuine hospitality. To Terri's horror I take her up on her offer and the rest is history.

But, this Lady that I love dearly has a degenerative disease that has rendered her in a very lovely childlike state where my Father-in-law feeds her dinner twice a day. And she walks incessantly down a short locked hallway with 8 of her closest friends who also have forgotten most of their lives and families. Is that God's will for her life?

Another woman who I love dearly: my own Mother Charlotte spent the last year of her life dying slowly and painfully with her weak heart not being able to keep up with her vital organs need for blood and in the end just shutting down. Was that God's will for her life?

And while we are being transparent let me share my most disturbing thought on the topic of God's will. While I am so very confident that God is **ABLE** to handle any issues I face, I am not sure that He is **WILLING** to step into my problems and solve them for me in the way I want Him to. How else would you explain the late house payment, the job search that won't end, the husband who is not coming back, the reputation that will never to be repaired or the baby who is not going to come. You can go to the mailbox all you want but the manna is not coming. Or so it would seem. God's will is not our will and His ways are not our ways. He will not be put in a box and He will not be controlled by our desires.

What is God's will for our life?

God's will for us includes agony

For we know that the whole creation groans and suffers the pains of childbirth together until now. And not only this, but also we ourselves, having the first fruits of the Spirit, even we ourselves groan within ourselves, waiting eagerly for our adoption as sons, the redemption of our body. Romans 8:22-23

My wife and I never had children of our own so I never got a front row seat to birth pains, which by the way is fine with me because I am more of the hang-in-the-waiting-room-with-cigars kind of guy anyway. Even though we never faced physical childbirth pains we did experience heart pangs of longing for a family of our own. We eventually adopted our son who has been our pride and joy but we languished in our desire for him for over 12 years.

The passage above speaks to that kind of longing. Creation groans to be complete again. You see when Adam sinned not only did he cause man to deal with being separated from God, but creation also experienced a fallen state. And now we both desire to be whole. We long to experience Eden again. And for a short while God's will for us includes an agony of waiting to be restored.

In the area of finances this means that some of us will experience some difficult times and be completely in the center of God's will, no matter what prosperity theology says.

God's will for us includes abundance

The thief comes only to steal and kill and destroy; I came that they may have life, and have it abundantly. John 10:10

And just about the time that we wonder if we are trapped in the abyss, God shines a light into our darkness in the person of Jesus Christ. Though Satan is god of this world and has temporary dominion. Christ came to give us life and give it to the full. We have overcome the world because of His intervention.

In the world of finances this means that we will experience times of plenty.

Paul talks about this in Philippians when he says that he had learned to be content in both time of plenty and times of suffering need. In both cases we look to God as our provider. But in the midst of need we wonder how to determine what God's will is for us.

God will for us includes Him working everything for our good

And we know that God causes all things to work together for good to those who love God, to those who are called according to His purpose. Roman 8:28

Even though I know that all things work together for good not all things we experience in this life are good. We seem to live somewhere between agony and abundance. After the fall of mankind in the garden, man lives in a frustrated system that causes God to be in constant fix-it mode. Between our flesh, the world system around us and the evil one we are constantly in scrapes that requires intervention from our Heavenly Father. We long for the day when we will not need Him to cause all things to work together for good, but rather everything will be good. But that is in the next world. In this world we move from good to bad and need the Lord's help to sustain us.

In Isaiah we get a glimpse of the Lord's desire to help us when He says, "Do not fear for I am with you. Do not anxiously look about you for I am your God. Surely, I will help you. Surely, I will uphold you with my righteous right hand." Isaiah 41:10

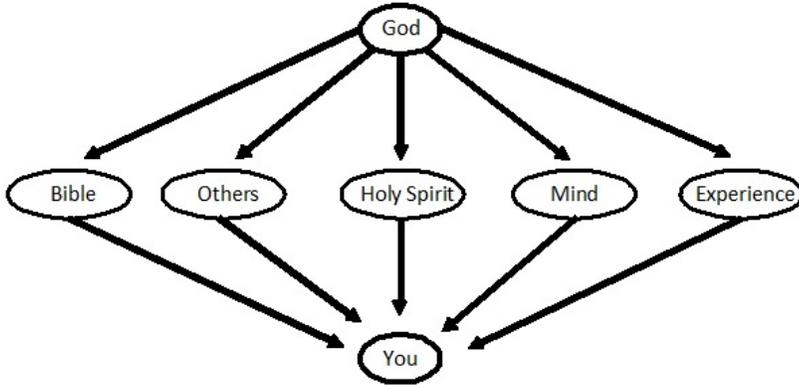
How can we determine God's will?

"This is the confidence which we have before Him, that, if we ask anything according to His will, He hears us. And if we know that He hears us in whatever we ask, we know that we have the requests which we have asked from Him" (1 John 5:14-15).

Years ago I was exposed to a simple model from one of my mentors, H.D. McCarty that speaks to how God communicates His will to us. He communicates in 5 simple ways.

1. God communicates His will through the **Word of God**. He will never lead us contrary to what He has communicated in His Word.
2. God communicates His will through the **Counsel of Others**. When you are navigating tough time, godly counselors are invaluable to help you.
3. God communicates His will through our **Mind**. He has given us the ability to think through the pros and cons of a decision and move with wisdom. In fact in James we are instructed to ask God for wisdom and He will give it to us.

4. God communicates His will through our **Past Experiences**. Our experiences, both good and bad, give us some insight into how to handle current decisions.
5. God communicates His will through the small still voice of the **Holy Spirit**. Sometime we work through all these previous ways and we are stuck. And there is only an impression in our spirits that we are to move in a certain direction. Though not audible, our hearts hear a word from Him that says this is the way walk in it.



One of our college friends exposed me to a verse that is relevant in this discussion of God’s will for our life. Especially, since at times it appears that He is very comfortable with allowing us to struggle through things. In Psalms 139 the psalmist writes, “How precious to me are your thoughts, O God! How vast is the sum of them! Were I to count them, they would outnumber the grains of sand. When I

awake, I am still with you“. This passage describes a God whose thoughts of us outnumber the grains of sand. He has not forgotten us. He thinks about us all the time. We are not alone. He is with us even when it may not feel like it.

Chapter Seven

Give Me My Portion

God is great, beer is good and people are crazy. This is the chorus to one of my favorite country songs. The story line of the song is about two guys who meet in a bar and hit it off and talk into the wee hours of the morning about all kinds of things especially how to navigate life. Turns out that one of the guys is a millionaire who ends up cutting his kids out of his will and leaving his fortune to this guy he barely knew. The song goes on to say, "His kids were mad as hell, but me... I'm doing well. God is great beer is good and people are crazy."

When it comes to inheritances people are indeed crazy. So many families are torn to shreds based on how they respond to the loss of a loved one. In our business of helping families with their finances, we engage with people in their estate planning. Without a good estate plan many a parent has sent their household into a pretty predictable outcome of chaos as the children fight over the stuff. A good will and trust plan helps to define what each child should expect as their portion of the estate.

Have you ever wondered what your portion is as a child of God? What should we expect from our Father? This is especially relevant when we are going through difficult financial times. More than maybe any other time we are face to face with our limitations and even proud men begin to pray. I love the scene in *It's a Wonderful Life* where George Bailey is at his wits end and as a last resort decides to pray. George is not a particular religious man but even he realizes that God is our ultimate provider. His story is one that repeats itself over and over throughout history. Man gets to the end of his rope because of finances and then turns to the Lord trying to negotiate the Ultimate Expectation Exchange: God what is my portion in the life?

Gold is my Portion

Two things I asked of Thee, Do not refuse me before I die: Keep deception and lies far from me, Give me neither poverty nor riches; **Feed me with the food that is my portion**, Lest I be full and deny Thee and say, "Who is the Lord?" Or lest I be in want and steal, and profane the name of my God. Proverbs 30:7-9

I love this proverb of Agur. I am not sure who Agur is but the insight is much appreciated. He seems to indicate that each of us has a portion. Jesus calls this daily bread. Agur establishes a framework that I use on a regular basis to guide my expectation. Like Goldilocks with the three bears I want something that is not too hot, not too cold, but just right. In the world of finances we should desire neither riches nor poverty, but that which is our portion.

Many a man has allowed his lust for more drive him away from God. In the same vein of thought many a man has allowed the desperate plight of poverty to drive him away from God. The road of balance travels through the idea that God has apportioned to us a share in this life that will sustain us and we can trust Him for that portion. You don't have to look very far to realize that our life experiences are very different and that the portion that God has allotted us is different. The slum dweller in Mumbai has a different life than the New York banker. But God is the sustainer of both. As we seek first His kingdom and His righteousness He will add to us that which we need.

God is my Portion

The Lord is the portion of my inheritance and my cup; Thou dost support my lot. The lines have fallen to me in pleasant places; indeed, my heritage is beautiful to me. Psalms 16: 5-6

Have you ever considered that part of your inheritance is God Himself? More precious than any possession passed down to us from a parent is the tangible presence of God as our core inheritance. He is our portion. The psalmist rightly understands that this inheritance has made him a lucky man. He says “the lines (boundary lines) have fallen to him in pleasant places.” (Meaning that he likes his inheritance). Sometimes we need to focus on this truth during our crisis point. We may not have much but we do have God. And that is a good thing. But, is it good enough for us? Is He enough for us?

Glory is my Portion

The Spirit Himself testifies with our spirit that we are children of God, and if children, heirs also, heirs of God and fellow heirs with Christ, if indeed we suffer with Him so that we may also be **glorified** with Him. Romans 8:16 -17

Do you realize that because of our sonship (daughtership) we are fellow heirs with Christ? I have to admit that I am not sure exactly what that means, but someday we will share in His glory. We will someday experience the final result of our salvation: glorification. Our bodies will be resurrected to wholeness. Our spirits will be absent from sin. And we will be in fellowship with our God face to face. We will taste of His presence and His glory.

On that day, the lack of resources we experienced here from time to time will pale in comparison with the glory we are participating in. In fact my speculation is that on that day we will appreciate the lack of resources that drove us to Him.

The lack of resources that revealed that we are so vulnerable and needy.

The lack of resources that forced us to manage our minds.

The lack of resources that forced us to manage our wills.

The lack of resources that forced us to manage our emotions.

The lack of resources that forced us to think through the idea of wondering whether God was willing and able to take care of us.

The lack of resources that forced us to think through the idea of what can I expect from my heavenly Father as my portion.

On that day we will be thankful for this blessing from the hand of God, that is, limited resources that cause us to ponder one of the biggest truths of our lives. Can I trust God?

Chapter Eight

Refreshed by Generosity

I don't think she even understood how desperate our plight had become. Not just in terms of money but more importantly morale. Hundreds of prayers seem to be bouncing off the ceiling and as they say in Arkansas "my dauber was in the dirt." And then the check came. The check from one of our partners is normally \$100 a month but this one was \$300. I called my buddy to thank him for the extra and he quickly deflected to his wife (whom I haven't met yet). Seems she felt impressed of the Lord to send some extra money. I live in Arkansas and God led someone in Mississippi to meet a need that I have been petitioning Him about privately. God moved another person to generosity on my behalf. When I talked to my buddy his comment was classic, "don't thank us, it's not our money anyway, we just manage the Lord's money". I have just been refreshed by generosity.

What does that have to do with managing ourselves in times of financial crisis? Everything! In these times, the temptation is to focus inward. What can I get to meet my needs? We search every couch, every ashtray, shake every money tree that we have and look to ourselves. It is crazy to think that at a time like this we need to be thinking outward. We need to be thinking about how we can be generous? We need to be thinking about how we can give to the Kingdom of God?

Proverbs says that "One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; **he who refreshes others will himself be refreshed.**" (Proverbs 11:24-25). Some of the most generous people I have known are poor people. They connect with the needs of others around them. A bag of rice, a cup of sugar or \$10 to help with a tank of gas come out of hearts that have been shaped by need. In our wildly affluent society where a major focus is funding college funds and IRAs we sometimes miss some of the most basic opportunities of generosity.

How should we think about giving in difficult financial times?

New Testament Thinking

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Corinthians 9:6-7

We barely see the principle of the tithe (which by the way means giving a tenth not just generically giving) in the New Testament. In Matthew 23:23 Jesus is giving the scribes and Pharisees a hard time about how poorly they are treating people while legalistically tithing off the herbs in their gardens. He then affirms that they need to continue to tithe but also treat people well. But, the emphasized principle of generosity seems to change from a specific requirement of a tenth to a principle of generosity. The letter of the law was tithing; the spirit of the law is generosity. The early church was one in which the believers took care of one another (Act 2:43-47) even in their poverty. Even in this passage above, Paul is prepping the church in Corinth to aid the church in Jerusalem through a generous gift. In the passage above we make several observations.

1. We reap what we sow. If you sow sparingly you will reap sparingly, and if you sow generously you will reap generously.
2. We are allowed to decide in our hearts what to give. We are not to give reluctantly or from a sense of compulsion or guilt. God will not force us to give. But allows us the opportunity to give.
3. We are to give cheerfully and God loves our generous hearts

It is not without notice that Jesus positioned Himself in the temple and watch how people gave (Mark 12: 41-44). Some gave out of their surplus and I am sure that it was appreciated. But, He made a really big deal out of the generous widow who gave out of her great poverty. Why the big deal? Giving, generosity and our view of who owns the resources we manage come out in times of need. This woman lived a life of devotion to the Lord and what she had was His. She could have been standing outside asking for money but was rather in the line of the givers. She understood that a blessing that we miss sometimes during our financial struggles is the blessing of giving.

One of the more empowering things you will experience in your lean time is the dignity that comes with being generous, which by the way is not only money but generosity of our time, talents and treasure. Jesus Himself says that is “more blessed to give than to receive”. Managing yourself includes not allowing yourself to become so self-centered that you miss out on the needs around you.

Chapter 9

Can I Trust Him?

The long and the short of it is simply an issue of trust. Can you and I trust God? Can you trust Him to make all things work out for good in your life? This is the essence of the faith walk: trust. Without faith (trust) it is impossible to please Him and faith (trust) is in its very nature a belief in things we cannot see. If you and I must walk by sight we will struggle in the faith walk. And if I am honest, it is at this point that I struggle. Can I trust Him?

My Dad passed away recently and as he was struggling through his last days I saw the fear in his eyes of uncertainty about death. He was a strong believer, but the reality of death had him shook up a bit. But he faced his fear with faith. The last time we were together he had seized on a few verses and repeated them over and over. At a time like that, it is the promises of Scripture that give hope. And I watched as he convinced and re-convinced himself of his trust in God. Oh, he may have looked like he was talking to me but he was speaking to his own heart and mustering up the faith to face his final battle. He finished strong!

This is the same process we go through in financial difficulties. We see how things are right now but cannot always see how they are going to turn out. So we convince and re-convince ourselves of God's trustworthiness to take care of us. We know that we are to trust in the Lord with all our heart. We know that we are not supposed to lean on our own understanding. We know that we are to acknowledge Him in all our ways. We know that if we trust Him, then He will direct our paths (Proverbs 3:5-6). But that is not easy to do. It takes faith.

When things get tight around my house, I tell my wife about our worst case scenario that she hates to hear. When she asks how bad it could get, I reply "well we might lose it all, our home, our transportation, our reputation and we may have to go live under a bridge somewhere but at least we will be together." I share that not to make light of the homeless among us, but rather if we can envision and live with the worst case scenario, then we will probably be ok. The thing I need to add to that story is the reality that under our bridge God will be with us taking care of every step of the way. He promises never to leave or forsake us. He loves us and can be trusted. He really can!

What's next?

I hope you have enjoyed our time together and I hope that some of the things I have been learning have been helpful to you during your difficult financial time (or ones to come). We must learn to manage our minds, our wills and our emotions. We need to cling to God who is both willing and able to stand with us during our tough times. He can be trusted to give us that which is our portion. But, the ultimate expression of our trust in Him is in our generosity.

If you are interested in spending some additional time and work through your Biblical understanding of finances, check out [Appendix 1](#). If you are still in the midst of financial trials, take some time to work through our diagnostic questions in [Appendix 2](#). Blessings to you and yours!

Appendix 1: Theology of Money and Possessions Position Paper

Most of us (and I include myself in this discussion) have not really spent the time developing a coherent philosophy of how we view money and possessions. In this world where one of our major challenges is navigating the siren call of materialism, we need to get clear in our own minds about what we think. As believers, we have been shaped way too much by the world. In this section we are going to identify a number of passages that you can work through and develop your own Biblical Theology of Money and Possessions. We have left a section at the end to write your position paper. Unless otherwise denoted all verses are from *The Holy Bible: New International Version*. (1984). Grand Rapids, MI: Zondervan.

Ps 24:1 The earth is the Lord's, and everything in it, the world, and all who live in it; 2 for he founded it upon the seas and established it upon the waters

Matthew 6: 24 "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

Matthew 25:14 "Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. 15 To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. 16 The man who had received five bags of gold went at once and put his money to work and gained five bags more. 17 So also, the one with two bags of gold gained two more. 18 But the man who had received one bag went off, dug a hole in the ground and hid his master's money. 19 "After a long time the master of those servants returned and settled accounts with them. 20 The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.' 21 "His master replied, 'well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' 22 "The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.' 23 "His master replied, 'well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' 24 "Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. 25 So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.' 26 "His master replied, 'you wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? 27 Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. 28 "so take the bag of gold from him and give it to the one who has ten bags. 29 For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. 30 And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.

Mt 13:44 "The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field."

Luke 6:46 "Why do you call me, 'Lord, Lord,' and do not do what I say? 47 I will show you what he is like who comes to me and hears my words and puts them into practice. 48 He is like a man building a house, who dug down deep and laid the foundation on rock. When a flood came, the torrent struck that house but could not shake it, because it was well built. 49 But the one who hears my words and does not put them into practice is like a man who built a house on the ground without a foundation. The moment the torrent struck that house, it collapsed and its destruction was complete."

Matt 6:19 “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also. 22 “The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. 23 But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

1 John 2:15 Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. 16 For everything in the world—the cravings of sinful man, the lust of his eyes and the boasting of what he has and does—comes not from the Father but from the world. 17 The world and its desires pass away, but the man who does the will of God lives forever.

Proverbs 3:9 Honor the Lord with your wealth, with the first fruits of all your crops; 10 then your barns will be filled to overflowing, and your vats will brim over with new wine.

Malachi 3:8 “Will a man rob God? Yet you rob me. “But you ask, ‘How do we rob you?’ “In tithes and offerings. 9 You are under a curse—the whole nation of you—because you are robbing me. 10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “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. 11 I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,” says the Lord Almighty. 12 “Then all the nations will call you blessed, for yours will be a delightful land,” says the Lord Almighty.

2 Cor 9:6 Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

1 Tim 6:6 but godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that. 9 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 10 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.

Matt 6:25 “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 important than food, and the body more important than clothes? 26 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? 27 Who of you by worrying can add a single hour to his life? 28 “And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. 29 Yet I tell you that not even Solomon in all his splendor was dressed like one of these. 30 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, O you of little faith? 31 So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ 32 For the pagans run after all these things, and your heavenly Father knows that you need them. 33 But seek first his kingdom and his righteousness, and all these things will be given to you as well. 34 Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

Luke 12:16 and he told them this parable: “The ground of a certain rich man produced a good crop. 17 He thought to himself, ‘What shall I do? I have no place to store my crops.’ 18 “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. 19 And I’ll say

to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." ' 20 "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' 21 "This is how it will be with anyone who stores up things for himself but is not rich toward God."

Proverbs 3:9 Honor the Lord with your wealth, with the first fruits of all your crops; 10 then your barns will be filled to overflowing, and your vats will brim over with new wine.

Proverbs 3:13 Blessed is the man who finds wisdom, the man who gains understanding, 14 for she is more profitable than silver and yields better returns than gold. 15 She is more precious than rubies; nothing you desire can compare with her. 16 Long life is in her right hand; in her left hand are riches and honor.

Proverbs 3:27 Do not withhold good from those who deserve it, when it is in your power to act. 28 Do not say to your neighbor, "Come back later; I'll give it tomorrow"— when you now have it with you.

Proverbs 3:33 The Lord's curse is on the house of the wicked, but he blesses the home of the righteous.

Proverbs 5:7 Now then, my sons, listen to me; do not turn aside from what I say. 8 Keep to a path far from her, do not go near the door of her house, 9 lest you give your best strength to others and your years to one who is cruel, 10 lest strangers feast on your wealth and your toil enrich another man's house.

Proverbs 6:1 My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, 2 if you have been trapped by what you said, ensnared by the words of your mouth, 3 then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! 4 Allow no sleep to your eyes, no slumber to your eyelids. 5 Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.

Proverbs 6:6 Go to the ant, you sluggard; consider its ways and be wise! 7 It has no commander, no overseer or ruler, 8 yet it stores its provisions in summer and gathers its food at harvest. 9 How long will you lie there, you sluggard? When will you get up from your sleep? 10 A little sleep, a little slumber, a little folding of the hands to rest— 11 and poverty will come on you like a bandit and scarcity like an armed man.

Proverbs 6:30 Men do not despise a thief if he steals to satisfy his hunger when he is starving. 31 Yet if he is caught, he must pay sevenfold, though it costs him all the wealth of his house.

Proverbs 8:10 Choose my instruction instead of silver, knowledge rather than choice gold, 11 for wisdom is more precious than rubies, and nothing you desire can compare with her.

Proverbs 8:17 I love those who love me, and those who seek me find me. 18 With me are riches and honor, enduring wealth and prosperity. 19 My fruit is better than fine gold; what I yield surpasses choice silver. 20 I walk in the way of righteousness, along the paths of justice, 21 bestowing wealth on those who love me and making their treasuries full.

Proverbs 10:2 Ill-gotten treasures are of no value, but righteousness delivers from death.

Proverbs 10:3 The Lord does not let the righteous go hungry but he thwarts the craving of the wicked.

Proverbs 10:4 Lazy hands make a man poor, but diligent hands bring wealth.

Proverbs 10: 5 He who gathers crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son.

Proverbs 10:15 The wealth of the rich is their fortified city, but poverty is the ruin of the poor. 16 The wages of the righteous bring them life, but the income of the wicked brings them punishment.

Proverbs 10:20 The tongue of the righteous is choice silver, but the heart of the wicked is of little value. 21 The lips of the righteous nourish many, but fools die for lack of judgment. 22 The blessing of the Lord brings wealth, and he adds no trouble to it.

Proverbs 10:26 As vinegar to the teeth and smoke to the eyes, so is a sluggard to those who send him.

Proverbs 11:1 The Lord abhors dishonest scales, but accurate weights are his delight.

Proverbs 11:4 Wealth is worthless in the day of wrath, but righteousness delivers from death.

Proverbs 11:15 He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe.

Proverbs 11:16 A kindhearted woman gains respect, but ruthless men gain only wealth.

Proverbs 11:18 The wicked man earns deceptive wages, but he who sows righteousness reaps a sure reward.

Proverbs 11:24 One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. 25 A generous man will prosper; he who refreshes others will himself be refreshed. 26 People curse the man who hoards grain, but blessing crowns him who is willing to sell. 27 He who seeks good finds goodwill, but evil comes to him who searches for it.

28 Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.

Proverbs 12: 9 Better to be a nobody and yet have a servant than pretend to be somebody and have no food.

Proverbs 12: 11 He who works his land will have abundant food, but he who chases fantasies lacks judgment.

Proverbs 12: 24 Diligent hands will rule, but laziness ends in slave labor.

Proverbs 12: 27 The lazy man does not roast his game, but the diligent man prizes his possessions.

Proverbs 13: 4 The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied.

Proverbs 13: 7 One man pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth. 8 A man's riches may ransom his life, but a poor man hears no threat.

Proverbs 13: 11 Dishonest money dwindles away, but he who gathers money little by little makes it grow.

Proverbs 13: 18 He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored.

Proverbs 13: 21 Misfortune pursues the sinner, but prosperity is the reward of the righteous. 22 A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous. 23 A poor man's field may produce abundant food, but injustice sweeps it away.

Proverbs 13: 25 The righteous eat to their hearts' content, but the stomach of the wicked goes hungry.

Proverbs 14: 4 Where there are no oxen, the manger is empty, but from the strength of an ox comes an abundant harvest.

Proverbs 14: 11 The house of the wicked will be destroyed, but the tent of the upright will flourish.

Proverbs 14: 20 The poor are shunned even by their neighbors, but the rich have many friends. 21 He who despises his neighbor sins, but blessed is he who is kind to the needy.

Proverbs 14: 23 All hard work brings a profit, but mere talk leads only to poverty. 24 The wealth of the wise is their crown, but the folly of fools yields folly.

Proverbs 14: 31 He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.

Proverbs 15: 6 The house of the righteous contains great treasure, but the income of the wicked brings them trouble.

Proverbs 15: 16 Better a little with the fear of the Lord than great wealth with turmoil. 17 Better a meal of vegetables where there is love than a fattened calf with hatred.

Proverbs 15: 27 A greedy man brings trouble to his family, but he who hates bribes will live.

Proverbs 16: 3 Commit to the Lord whatever you do, and your plans will succeed.

Proverbs 16: 8 Better a little with righteousness than much gain with injustice.

Proverbs 16: 11 Honest scales and balances are from the Lord; all the weights in the bag are of his making.

Proverbs 16: 16 How much better to get wisdom than gold, to choose understanding rather than silver!

Proverbs 16: 19 Better to be lowly in spirit and among the oppressed than to share plunder with the proud.

Proverbs 16: 26 The laborer's appetite works for him; his hunger drives him on.

Proverbs 17:1 Better a dry crust with peace and quiet than a house full of feasting, with strife. 2 A wise servant will rule over a disgraceful son, and will share the inheritance as one of the brothers. 3 The crucible for silver and the furnace for gold, but the Lord tests the heart.

Proverbs 17: 5 He who mocks the poor shows contempt for their Maker; whoever gloats over disaster will not go unpunished.

Proverbs 17:5 He who mocks the poor shows contempt for their Maker; whoever gloats over disaster will not go unpunished.

Proverbs 17: 16 Of what use is money in the hand of a fool, since he has no desire to get wisdom?

Proverbs 17: 17 A friend loves at all times, and a brother is born for adversity.

Proverbs 17: 18 A man lacking in judgment strikes hands in pledge and puts up security for his neighbor.

Proverbs 17: 23 A wicked man accepts a bribe in secret to pervert the course of justice.

Proverbs 18: 9 One who is slack in his work is brother to one who destroys.

Proverbs 18: 11 The wealth of the rich is their fortified city; they imagine it an unscalable wall.

Proverbs 18: 16 A gift opens the way for the giver and ushers him into the presence of the great.

Proverbs 18: 23 A poor man pleads for mercy, but a rich man answers harshly. 24 A man of many companions may come to ruin, but there is a friend who sticks closer than a brother.

Proverbs 19:1 Better a poor man whose walk is blameless than a fool whose lips are perverse.

Proverbs 19: 4 Wealth brings many friends, but a poor man's friend deserts him.

Proverbs 19: 6 Many curry favor with a ruler, and everyone is the friend of a man who gives gifts. 7 A poor man is shunned by all his relatives— how much more do his friends avoid him! Though he pursues them with pleading, they are nowhere to be found.

Proverbs 19: 10 It is not fitting for a fool to live in luxury- how much worse for a slave to rule over princes!

Proverbs 19: 14 Houses and wealth are inherited from parents, but a prudent wife is from the Lord.

Proverbs 19: 15 Laziness brings on deep sleep, and the shiftless man goes hungry.

Proverbs 19: 22 What a man desires is unfailing love; better to be poor than a liar.

Proverbs 19:24 The sluggard buries his hand in the dish; he will not even bring it back to his mouth!

Proverbs 20: 4 A sluggard does not plow in season; so at harvest time he looks but finds nothing.

Proverbs 20: 10 Differing weights and differing measures— the Lord detests them both.

Proverbs 20: 13 Do not love sleep or you will grow poor; stay awake and you will have food to spare.

Proverbs 20: 14 "It's no good, it's no good!" says the buyer; then off he goes and boasts about his purchase.

Proverbs 20: 15 Gold there is, and rubies in abundance, but lips that speak knowledge are a rare jewel.

Proverbs 20: 16 Take the garment of one who puts up security for stranger; hold it in pledge if he does it for a wayward woman.

Proverbs 20: 17 Food gained by fraud tastes sweet to a man, but he ends up with a mouth full of gravel.

Proverbs 20: 21 An inheritance quickly gained at the beginning will not be blessed at the end.

Proverbs 20: 23 The Lord detests differing weights, and dishonest scales do not please him.

Proverbs 21: 5 The plans of the diligent lead to profit as surely as haste leads to poverty. 6 A fortune made by a lying tongue is a fleeting vapor and a deadly snare.

Proverbs 21: 13 If a man shuts his ears to the cry of the poor, he too will cry out and not be answered.

Proverbs 21: 14 A gift given in secret soothes anger, and a bribe concealed in the cloak pacifies great wrath.

Proverbs 21: 17 He who loves pleasure will become poor; whoever loves wine and oil will never be rich.

Proverbs 21: 20 In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

Proverbs 21: 25 The sluggard's craving will be the death of him, because his hands refuse to work. 26 All day long he craves for more, but the righteous give without sparing.

Proverbs 22:1 A good name is more desirable than great riches; to be esteemed is better than silver or gold.

Proverbs 22: 2 Rich and poor have this in common: The Lord is the Maker of them all.

Proverbs 22: 3 A prudent man sees danger and takes refuge, but the simple keep going and suffer for it.

Proverbs 22: 4 Humility and the fear of the Lord bring wealth and honor and life.

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

Proverbs 22: 9 A generous man will himself be blessed, for he shares his food with the poor.

Proverbs 22: 13 The sluggard says, "There is a lion outside!" or, "I will be murdered in the streets!"

Proverbs 22: 16 He who oppresses the poor to increase his wealth and he who gives gifts to the rich—both come to poverty.

Proverbs 22: 22 Do not exploit the poor because they are poor and do not crush the needy in court, 23 for the Lord will take up their case and will plunder those who plunder them.

Proverbs 22: 26 Do not be a man who strikes hands in pledge or puts up security for debts; 27 if you lack the means to pay, your very bed will be snatched from under you.

Proverbs 22: 29 Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men.

Proverbs 23: 4 Do not wear yourself out to get rich; have the wisdom to show restraint. 5 Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Proverbs 23: 6 Do not eat the food of a stingy man, do not crave his delicacies; 7 for he is the kind of man who is always thinking about the cost. "Eat and drink," he says to you, but his heart is not with you. 8 You will vomit up the little you have eaten and will have wasted your compliments.

Proverbs 24: 3 By wisdom a house is built, and through understanding it is established; 4 through knowledge its rooms are filled with rare and beautiful treasures.

Proverbs 24: 10 If you falter in times of trouble, how small is your strength!

Proverbs 24: 15 Do not lie in wait like an outlaw against a righteous man's house, do not raid his dwelling place; 16 for though a righteous man falls seven times, he rises again, but the wicked are brought down by calamity.

Proverbs 24: 30 I went past the field of the sluggard, past the vineyard of the man who lacks judgment; 31 thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. 32 I applied my heart to what I observed and learned a lesson from what I saw: 33 A little sleep, a little slumber, a little folding of the hands to rest— 34 and poverty will come on you like a bandit and scarcity like an armed man.

Proverbs 25: 14 Like clouds and wind without rain is a man who boasts of gifts he does not give.

Proverbs 16: 16 If you find honey, eat just enough— too much of it, and you will vomit. 17 Seldom set foot in your neighbor's house— too much of you, and he will hate you.

Proverbs 26: 13 The sluggard says, "There is a lion in the road, a fierce lion roaming the streets!" 14 As a door turns on its hinges, so a sluggard turns on his bed. 15 The sluggard buries his hand in the dish; he is too lazy to bring it back to his mouth. 16 The sluggard is wiser in his own eyes than seven men who answer discreetly.

Proverbs 27: 12 The prudent see danger and take refuge, but the simple keep going and suffer for it.

Proverbs 27: 13 the garment of one who puts up security for a stranger; hold it in pledge if he does it for a wayward woman.

Proverbs 27: 17 As iron sharpens iron, so one man sharpens another.

Proverbs 27: 20 Death and Destruction are never satisfied, and neither are the eyes of man.

Proverbs 27: 23 Be sure you know the condition of your flocks, give careful attention to your herds; 24 for riches do not endure forever, and a crown is not secure for all generations. 25 When the hay is removed and new growth appears and the grass from the hills is gathered in, 26 the lambs will provide you with clothing, and the goats with the price of a field. 27 You will have plenty of goats' milk to feed you and your family and to nourish your servant girls.

Proverbs 28: 3 A ruler who oppresses the poor is like a driving rain that leaves no crops.

Proverbs 28: 6 Better a poor man whose walk is blameless than a rich man whose ways are perverse.

Proverbs 28: 8 He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor.

Proverbs 28: 11 A rich man may be wise in his own eyes, but a poor man who has discernment sees through him.

Proverbs 28: 15 Like a roaring lion or a charging bear is a wicked man ruling over a helpless people.

Proverbs 28: 19 He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.

Proverbs 28: 20 A faithful man will be richly blessed, but one eager to get rich will not go unpunished.

Proverbs 28: 21 To show partiality is not good— yet a man will do wrong for a piece of bread.

Proverbs 28: 22 A stingy man is eager to get rich and is unaware that poverty awaits him.

Proverbs 28: 27 He who gives to the poor will lack nothing, but he who closes his eyes to them receives many curses.

Proverbs 29: 3 A man who loves wisdom brings joy to his father, but a companion of prostitutes squanders his wealth.

Proverbs 29: 4 By justice a king gives a country stability, but one who is greedy for bribes tears it down.

Proverbs 29: 7 The righteous care about justice for the poor, but the wicked have no such concern.

Proverbs 29: 13 The poor man and the oppressor have this in common: The Lord gives sight to the eyes of both.

Proverbs 29: 14 If a king judges the poor with fairness, his throne will always be secure.

Proverbs 30: 7 “Two things I ask of you, O Lord; do not refuse me before I die: 8 Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. 9 Otherwise, I may have too much and disown you and say, ‘Who is the Lord?’ Or I may become poor and steal, and so dishonor the name of my God.

Proverbs 30: 25 Ants are creatures of little strength, yet they store up their food in the summer;

Proverbs 31: 6 Give beer to those who are perishing, wine to those who are in anguish; 7 let them drink and forget their poverty and remember their misery no more.

Proverbs 31: 8 “Speak up for those who cannot speak for themselves, for the rights of all who are destitute. 9 Speak up and judge fairly; defend the rights of the poor and needy.”

Proverbs 31: 10 A wife of noble character who can find? She is worth far more than rubies. 11 Her husband has full confidence in her and lacks nothing of value. 12 She brings him good, not harm, all the days of her life. 13 She selects wool and flax and works with eager hands. 14 She is like the merchant ships, bringing her food from afar. 15 She gets up while it is still dark; she provides food for her family and portions for her servant girls. 16 She considers a field and buys it; out of her earnings she plants a vineyard. 17 She sets about her work vigorously; her arms are strong for her tasks. 18 She sees that her trading is profitable, and her lamp does not go out at night. 19 In her hand she holds the distaff and grasps the spindle with her fingers. 20 She opens her

Appendix 2: Practical Steps to Navigate a Tough Financial Situation

In this exercise we are not going to give you the answers, but we do want to identify some key questions to help you navigate your situation. It is our belief that with the council of Scripture, Prayer and wise counselors you can work through most of your issues.

Living as a Manager

Are you the owner or the manager of your stuff? Who holds you accountable in things of finances?

Spending Plans/Budgeting

Do you have a budget? Are you using it? Are you evaluating your spending on at least a monthly basis?

Giving

Are you giving generously to the things of God?

Saving

Are you saving for short term goals? Are you saving for emergencies? Are you saving for long term goals?

Debt Management

Are you managing your debt? What is your debt to annual salary ratio?

Protections

Have you protected the things you value the most? Family? Assets? Integrity? Do you have a will and trust? Life Insurances? Asset Insurances?