

# Handling a Financial Crisis - Trusting God in Hard Times

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During Financial Struggles it is Wise to Get Good Spiritual and Practical Counsel

Trusting God in hard times can be especially challenging if a person is financially strapped. It's time to take action. It's not too late. Further delay will only make the situation more agonizing. There are steps to take, and now is the time.

“Keep on asking, and you will receive what you ask for. Keep on seeking, and you will find. Keep on knocking, and the door will be opened to you. For everyone who asks, receives. Everyone who seeks, finds. And to everyone who knocks, the door will be opened.” (Matthew 7:7,8 NLT)

Jesus said, “For whoever exalts himself will be humbled, and he who humbles himself will be exalted.” (Luke 14:11) People's pride often becomes an obstacle, even when they desperately need help. Humorist and social commentator, Will Rogers said, “Everybody is ignorant, only on different subjects.” It's okay to get help; as a matter of fact, it is a very wise thing to do. Proverbs 11:14 states, “Where there is no counsel, the people fall; but in the multitude of counselors there is safety.” Get humble and get counsel, if needed. Don't wait for things to get worse. Make a plan and deal with whatever must be handled, and trust God in the process for wonderful and manageable results.

If the pile of bills is getting high, be bold and call creditors. Talk to a supervisor, explain the situation and ask what can be done. There is no need to argue or be unpleasant. Be calm and negotiate a workable solution. Keep it realistic and achievable. Make a payment plan and stay with it.

Pray specifically. Philippians 4:6 is always great advice. “Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God.”

Find specific Scriptures that are positive and encouraging. Read them, memorize them, put them on the bathroom mirror or refrigerator. Here are a few:

“If God is for us, who can be against us?” Romans 8:31)

“I can do all things through Christ who strengthens me.” (Philippians 4:13)

“He who is in you is greater than he who is in the world.” (1 John 4:4)

Be sure to be in alignment and harmony with God. This certainly could have been placed first, but sometimes, when many things are out of order, it is hard to remember where to begin. Get forgiveness. This really goes with the exhortation to get humble. Be sure there are no “secret sins” blocking answers to prayer. Psalm 66:18 says, “If I regard iniquity in my heart, the Lord will not hear.”

Don't be pessimistic and negative. Psalm 142:2 is clear. “I pour out my complaint before Him; I declare before Him my trouble.” Better to go to God with ones problems because He can handle it. Any words that are opposite of what God's Word says are lies anyway. Don't profess Satan's lies, and don't blame God for negative circumstances. Whatever the situation is, it can't be as bad as what Job went through.

When Job lost his employees and livestock, and all of his sons and daughters were killed in a freak accident, Job fell on his face and worshipped God. “Naked I came from my mother's womb, and naked shall I return there. The Lord gave, and the Lord has taken away; Blessed be the name of the Lord.” It also adds that Job never charged God with wrongdoing or injustice.

Take authority over the situation. “And you are Christ's, and Christ is God's.” Christian believers are God's property, redeemed by the blood of Jesus Christ. The adversary has no legal right to trespass on a Christian's property, in their home, family or work, and the believer should not allow the access. Righteous, redeemed, sanctified and justified. These are some of the Christian's sonship rights. (1 Corinthians 1:30) Claim them!

Perhaps this could have been placed first, or near the top of the list. Be sure to keep sowing. There is no harvest without planting seed. This means keep tithing, or start, as the case may be. “He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.” (2 Corinthians 6:6, 8)

Theodore Roosevelt said, “In a moment of decision, the best thing you can do is the right thing to do. The worst thing you can do is nothing.”

Be thankful. There is always something to be thankful for. “In everything give thanks; for this is the will of God in Christ Jesus for you.” (1 Thessalonians 5:18) Don't give up and don't get discouraged. Never forget God's comforting words in Hebrews 13:5. “I will never leave you nor forsake you.”