

THE COUNSELOR

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Financially **STRESSED** Families

Dealing with the Pressures

The American economy is in serious trouble. It has really deteriorated since 2009. Millions are unemployed or underemployed. The numbers are staggering. Every household is affected by our failing economy. Record breaking numbers of families have foreclosed on their homes. Financial problems and hardships place enormous stress on families. You've probably seen more **For Sale**



signs in your neighborhood than ever before. Many of these homes still remain vacant. Increasing numbers of people are struggling to survive against a sea of

pessimism and discouragement. Week after passes and there's still no work. Many have tried everything physically possible to provide for their families, to no avail. Stress mounts as money pressures intensify. How can you keep up with your living expenses, taxes, and debt? Our nation/government is in serious financial trouble. The U.S. owes so much money to other countries its astounding. We feel enormous pressures individually and nationally. People speculate on the reasons why our country has these problems. I believe the primary reason the U.S. suffers from all these financial woes is because our country has wandered away from God, and He has lifted His



Hand from blessing our once great, God-fearing, God-loving nation. The first thing we must do is confess our sins as a nation and repent for wandering away from God. We must cry out for His mercy and turn back to Him. (2 Chron. 7:14) We should also ask God to search us to see if there is anything we must repent of in our own lives and ask for His forgiveness, mercy and restoration. Financial problems are not always caused by our individual sins but by things beyond our control.

How do you deal with these pressures? What should Christians do to help their families during these troubled times? There is hope my friend! This may be the worst time in your life financially, but don't despair. Our God is mighty and faithful. (Psalm 89:8) This article addresses the emotional stress brought on by financial hardships and pressures, and offers hope, encouragement, and suggestions for dealing with and overcoming these serious challenges.

Impact

The impact financial pressures have on families ranges from major inconveniences to catastrophic loss. Many



people are somewhere in between and getting worse, others are already at their wits end. You may find yourself reading the book of Job and Habakkuk these days, wondering why this is happening and what will become of you? "Though the fig tree may not blossom, Nor fruit be on the vines; Though the labor of the olive may fail, And the fields yield no food; Though the flock may be cut off from the fold, And there be no herd in the stalls." (Hab. 3:17) This verse presents a picture of complete financial ruin, devastation, and doom! Some families have completely exhausted their financial resources and dread what might come next. Financial pressures impact people physically, emotionally, mentally, and spiritually. Money problems wear families down. Emotions run high over current and anticipated losses. These struggles are especially intense for the bread winners and heads of each household. Fathers particularly feel the weight of trying to provide with dwindling resources and worries about possible layoffs and unemployment. The atmosphere in these families can be very tense, like walking on eggshells. Anger, fear, anxiety, and depression often surface as parents and children endure changes and are forced to cope with all kinds of uncertainty. Some people even become suicidal in these situations. They cannot bear the feelings of shame, guilt, hopelessness, and despair over losing everything. They based their entire life on financial security. Children and adolescents feel the severe crunch of financial pressures too. Their activities are cut back and dropped because their parents cannot afford it. The things they were used to having are no more. The extras are eliminated first. You may see the signs of stress, anxiety, anger, depression and acting out in your children too. Their grades may drop. Disobedience and disrespectful behaviors at home and school from children may increase. Some children withdraw. Feelings of loss can bring enormous frustration and helplessness. It affects their emotional state. Some children develop physical symptoms and somatic complaints like stomach aches and headaches. Sometimes financial pressures are factors related to family members breaking the law. Alcohol and drug abuse, misdemeanors, felonies, even violent behaviors can be traced to increasing family stress related to financial issues. We cannot blame everything on finances but they can adversely affect families. Grief over financial problems can be very intense. Severe economic hardships also challenge people's faith in God.

Decisions

Tough decisions must be made in hard times. Families hard-pressed financially often go through a process of letting go and dropping activities and services that they enjoyed during the good times.



Cut backs are difficult but unavoidable. They hurt. You pray that it won't be long before things pick up but you may have to dig in for a long drought financially. Some families trim down beyond the bare essentials. The pressure becomes enormous. There's not even enough money to

pay the utilities or buy food! They barely make the mortgage payment. People who lived within or below their means find themselves struggling to survive. Sacrifice after sacrifice produces no major results. The money completely runs out for some and even more decisions must be made. It's grueling. The prolonged stress over time is almost debilitating. You are proactive. You have applied for all kinds of jobs to no avail. The income is not enough for your family to live on. You may be faced with moving and further uncertainty. Relocating may not solve the problem, but offers temporary relief. It brings a new set of problems and adjustments. What's next? How do you and your family remain intact without imploding under this stress? How do you deal with these pressures? Where is God?

Dealing with the Pressures

Parents set the example for children in coping with financial pressures. Fathers, lead your families through these difficult times. Wives, partner with your husbands. Stand with them in faith and hope in God through these enormous challenges. Children often absorb their parents' fears, anxiety, and anger. Don't ignore the stress caused by severe



financial constraints and hardships. Use these trying times to grow your relationship with God. Fathers, call family meetings and discuss the problems. Let your children know that the income is greatly reduced and that sacrifices will be made. Don't give too much detail, just the generalities. Tell them you believe God for His Divine intervention

and are doing all you know to do. Reassure them that God is good, loves His people, and is in control. This whole experience, though very unpleasant, will be a faith builder for the whole family. Do devotions and pray with your family, inviting each member to participate. Look for scriptures and examples in the Bible where God provided and delivered His people from all kinds of calamities like droughts, famines, and invading armies. Fathers and mothers bond together in doing all you know to do to improve your financial situation and trust God to do His part. Believe Him. Let Him increase your faith through this very stressful time. Seek the Lord in your prayer closets. Keep God first no matter how bad your circumstances get. He is able to deliver you through these situations. Praise Him for all the good He has done thus far in your life. Reflect on the times when He parted the sea for you in the past, how He rescued you from the lion's den before. Be grateful for what you have as you seek Him with all of your heart. He knows your needs before you ask Him. Consider the following also in dealing with financial pressures.

- Pray without ceasing.
- Pray for wisdom and discernment on how to proceed.
- Worship the Lord.
- Bless the Lord with songs, hymns and praises.
- Take one day at a time. Don't worry about tomorrow.
- Draw close to other believers. You are not alone.
- Avoid becoming bitter over having to live on less.
- Don't let the sun go down on your anger.
- Admit your pain, suffering, and frustrations to God. Give them to Him.
- Let God grow you as you completely depend on Him.
- Remember that these circumstances are temporary.
- Keep your eternal perspective.
- Ask for wisdom, discernment, direction, and strength from God.
- Remain patient. Be sensitive to the Lord's direction.
- Watch for doors God opens and doors He closes in your life.
- Be flexible. Ready to change.
- God may be leading you and your family to new places and to do different things.

- Act on God's direction even when you don't understand.
- Make a move when God opens doors of opportunities.
- Do more things as a family that doesn't cost money.
- Do volunteer work. Help those less fortunate than you.
- Pray for our nation and government.
- Vote for Godly government officials.
- Hold elected officials accountable.

God's Promises

Jesus said we would have trouble in this life. (John 16:33) We know as Christians this life and world are temporary. Nothing compares to our ultimate destiny - living forever with Jesus Christ in Heaven. We must cling to God and draw from Him. We love and serve a God Who is faithful. He is our God of Hope, Provision, and Protection. He knows about your financial struggles. He is the God of purpose, healing, and deliverance too. We know this by His Word, Spirit, and through the countless testimonies of those that have gone before us. Testimonies of how God brought them through the worst of times and restored their lives. Testimonies of how God intervened when things were impossible. Be careful, don't let your circumstances divert your attention away from the Lord. Hold on to the God Who created and loves you. Choose to believe He is able and will deliver you from your financial troubles. Do your part and believe God to do His. Our Mighty, Holy, Loving God promised He would never abandon us. He strengthens, watches over, protects, provides and delivers. The God we serve is able to bring us through anything this life brings. Our Lord Jesus Christ hears us and responds. He is merciful too. Cling to Almighty God throughout your life, especially in these troubled times.

God's Power

God's power is infinite. He is the Maker of heaven and earth. He sustains everything that lives. We know from His Word and the testimonies of His people throughout history that He is the God Who can do anything! He can create and destroy. He is the God who raises the dead! He is The God Who rained down manna and quail; Who multiplied the fishes and loaves of bread; Who healed the sick and opened blind eyes. God is eternally existent and good. He is the God of all creation, all comfort, and the definition of love. He is the God of the

Bible. We can easily lose sight of His Power and His Love when we are hard pressed and overwhelmed by our circumstances. We are prone to fear, anxiety, depression, and discouragement when life comes against us. We are vulnerable to do things out of desperation during these times because of our sin nature. We must not forget Who God is and what He is capable of doing. He already demonstrated His Love and Power at the cross. He cares for us. We take our relationship with Jesus Christ seriously, knowing and believing He is God whose plans are not to harm us but to give us hope and a future. God knows our needs and will supply them. We may go through horrendous trials, tribulations, and tests in this life, but it is all in preparation for the next life. Don't lose your focus no matter how bad it gets as you move through hard times. God will take care of His people. He redeemed us. He has the power to deliver you from all your fears, all your worries, and all your troubles. He wants us to seek and love Him with all of our heart, mind, soul, and strength. God is faithful to do His part. He can feed, shelter and clothe you. Don't try to solve your financial problems without involving, trusting, believing, and expecting God to come through. You will wear yourself out. Work with God now. Do your part and wait on Him to do His. Cast your cares upon Him. Choose to believe that God will deliver you despite your circumstances. Though the fig tree may not blossom, Nor fruit be on the vines; Though the labor of the olive may fail, And the fields yield no food; Though the flock may be cut off from the fold, And there be no herd in the stalls. Yet I will rejoice in the LORD, I will joy in the God of my salvation. The LORD God is my strength; He will make my feet like deer's feet, And He will make me walk on my high hills. (Hab. 3:17-19)

Scriptures (NKJV)

God's Faithfulness



- Through the LORD's mercies we are not consumed, because His compassions fail not. They are new every morning; Great is Your faithfulness. (Lam. 3:22-23)
- He shall cover you with His feathers, And under His wings you shall take refuge; His truth shall be your shield and buckler. (Psalm 91:4)
- He who calls you is faithful, who also will do it. (1 Th. 5: 24)
- But the Lord is faithful, who will establish you and guard you from the evil one. (2 Th. 3: 3)
- Your mercy, O LORD, is in the heavens; Your faithfulness reaches to the clouds. (Psalm 36: 5)
- I have not hidden Your righteousness within my heart; I have declared Your faithfulness and Your salvation; I have not concealed Your lovingkindness and Your truth From the great assembly. (Psalm 40:10)
- If we are faithless, He remains faithful; He cannot deny Himself. (2 Tim. 2: 13)
- O LORD, You are my God. I will exalt You, I will praise Your name, For You have done wonderful things; Your counsels of old are faithfulness and truth. (Isa. 25: 1)
- Your testimonies, which You have commanded, Are righteous and very faithful. (Psalm 119: 138)
- For I have said, "Mercy shall be built up forever; Your faithfulness You shall establish in the very heavens." (Psalm 89:2)
- O LORD God of hosts, Who is mighty like You, O LORD? Your faithfulness also surrounds You. (Psalm 89: 8)
- God is faithful, by whom you were called into the fellowship of His Son, Jesus Christ our Lord. (1 Cor. 1: 9)
- But the Lord is faithful, who will establish you and guard you from the evil one. (2Th. 3:3)

God's Promises

- "But seek first the kingdom of God and His righteousness, and all these things shall be added to you." (Matt. 6:33)
- 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. (2Cr. 9:8)
- "Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? "Look at the birds of the air, for they

neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they? (Matt. 6:25-26)

- Therefore humble yourselves under the mighty hand of God, that He may exalt you in due time, casting all your care upon Him, for He cares for you. (1Peter 5:6,7)
- Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which surpasses all understanding, will guard your hearts and minds through Christ Jesus. (Phil. 4:7)
- Behold, the eye of the LORD is on those who fear Him, On those who hope in His mercy, (Psalm 33:18)
- He who dwells in the secret place of the Most High Shall abide under the shadow of the Almighty. (Psalm 91:1)
- "Take My yoke upon you and learn from Me, for I am gentle and lowly in heart, and you will find rest for your souls." (Matt. 11:29)
- Fear not, for I am with you; Be not dismayed, for I am your God. I will strengthen you, Yes, I will help you, I will uphold you with My righteous right hand.' (Isa. 41:10)
- "Have I not commanded you? Be strong and of good courage; do not be afraid, nor be dismayed, for the LORD your God is with you wherever you go." (Josh. 1:9)
- "Peace I leave with you, My peace I give to you; not as the world gives do I give to you. Let not your heart be troubled, neither let it be afraid." (John 14:27)
- Trust in the LORD with all your heart, And lean not on your own understanding; In all your ways acknowledge Him, And He shall direct your paths. (Prov. 3:5:6)
- You will keep him in perfect peace, Whose mind is stayed on You, Because he trusts in You. (Isa. 26:3)
- Trust in the LORD forever, For in YAH, the LORD, everlasting strength. (Isa. 26:3-4)

God's Provision

- He has given food to those who fear Him; He will ever be mindful of His covenant. (Psa. 111:5)



- 'Then I will give you the rain for your land in its season, the early rain and the latter rain, that you may gather in your grain, your new wine, and your oil.' (Deu. 11:14)
- "The LORD will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow. (Deu. 28:12)
- I will abundantly bless her provision; I will satisfy her poor with bread. (Psalm 132:15)
- You visit the earth and water it, You greatly enrich it; The river of God is full of water; You provide their grain, For so You have prepared it. (Psalm 65:9)
- Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness, (2 Cor. 9:10)
- "Consider the ravens, for they neither sow nor reap, which have neither storehouse nor barn; and God feeds them. Of how much more value are you than the birds? (Luke 12:24)
- And my God shall supply all your need according to His riches in glory by Christ Jesus. (Phil 4:19)

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