

# Having Faith During a Personal Financial Crisis

8 MIN READ | JAN 30, 2024



By [Jade Warshaw](#)



It's hard to believe that almost 17 years ago, my husband, Sam, and I were newly married and drowning in almost \$500,000 of consumer debt. We knew if we didn't make a change, we'd be heading toward disaster—in our money and our marriage. We were staring a financial crisis right in the face. Maybe you know that feeling too—a heavy pit in your stomach of guilt, shame and fear.

Thankfully, we got our act together and (slowly but surely) paid off that \$460,052 of debt. But believe me, becoming debt-free was no walk in the park—it took over seven years (*seven years!*) of working our fingers to the bone and spending almost no money on “fun.” But if there was one thing that kept us going strong, it was the picture of what our life and future family would look and feel like without debt, and I knew this vision came from God.

Listen, if you're knee-deep in a money crisis of your own, I'm here to tell you: God has your back! Trust me, I know it's tough to trust God when you have no money. And although we may feel blindsided or overwhelmed, God doesn't! He'll provide a way through to the other side. So, here are five tips for keeping your faith alive and holding on to God during a difficult money situation.

## **5 Tips for Trusting God in Financial Difficulties**

### **1. Ask God for help.**

I know financial struggles are difficult. You feel stressed out, you lose sleep, and sometimes you truly can't see the path forward. In those moments, you need real help, real guidance and real peace. When Sam and I were

struggling, I was constantly asking God to help us. I asked Him to help us see opportunities, to give us energy to work, to give us ideas, and even to open our minds to areas we needed to change. And God was faithful.

Here's what that taught me: God wants us to share our fears and anxiety with Him. He wants us to come to Him for help! And when we do, He makes us this promise:

“Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; the one who seeks finds; and to the one who knocks, the door will be opened.” Matthew 7:7–8  
(NIV)

We don't have to carry or control it all on our own. Thank you, Lord!

*But Jade, it stresses me out when I'm not in control!* I hear you. But here's the real deal: Trying to control every little thing puts way too much pressure on you to come through for yourself. On the other hand, surrendering control to God through prayer puts the burden on *God* to come through—something He's more than willing to do. Um, say less. I'm taking that deal.

As my friend Dr. John Delony wrote in his book [\*Building a Non-Anxious Life\*](#), “If you want to go all the way to truly live, build, and enjoy the fruits of a non-anxious life, you have to surrender. You must choose belief in something greater than yourself.”

## **2. Remember God has a plan for your life.**

Let's play out a worst-case scenario: What would happen if your house got foreclosed on? Well, that would mean finding somewhere else to live and probably renting for a while. It may be inconvenient and even embarrassing. But at the end of the day, you and your family would be okay, right? You'd still have a roof over your head. And odds are, you'd find a way to keep food on the table. The same goes for losing your job or your car getting repossessed.

Here's the thing: When money problems hit, it can be a shock to the senses. But God knew this trial was on its way, and He has a plan to provide and see you through it. *But Jade, I made the mistakes that caused all this!* That may be true—but it doesn't change the fact that God has a plan:

“For I know the plans I have for you,’ declares the LORD, ‘plans to prosper you and not to harm you, plans to give you hope and a future.’” Jeremiah 29:11 (NIV)

As soon as we say, “Jesus, take the wheel,” we can step into God's perfect plan for our lives. And even if you made decisions that contributed to you getting knocked down (hey, I signed on the dotted line for those student loans!), you can get up again.

## **3. Read your Bible.**

When you're fighting through a personal financial crisis, a little bit of encouragement can go a long way. And trust me, there's no better way to

keep your chin up than reading the Word. Yep, I'm talking about the B-I-B-L-E. Look at what Jesus had to say about Scripture:

“Jesus answered, ‘It is written: “Man shall not live on bread alone, but on every word that comes from the mouth of God.”” Matthew 4:4 (NIV)

Listen: God's Word is life, and we *need* it to thrive! It's why Jesus calls himself the “bread of life.” Spending time in the Bible lets you soak up wisdom that'll lift your spirit, push you in the right direction, and remind you that God is there for you 24/7.

If you're looking for somewhere you can go to get closer to God and strengthen your faith—in good times or bad—Scripture is the place. It's full of comforting words for financial problems.

#### **4. Give thanks.**

When it seems like your whole world is crumbling because of money problems, it's easy to feel like there's nothing good happening in your life. Nothing to be thankful for. Nothing worth celebrating. But that's a straight-up lie, y'all.

No matter what we're going through with our money, we always have things to be thankful for. Not *everything* around us has gone bad, and it's up to us to identify our blessings and give thanks for them. Our families, our friends, our talents . . . look, it could be something as simple as having a bed or clean sheets to sleep in.

Whatever it is, now is not the time to forget your most basic blessings. Taking stock of blessings helps us adopt an attitude of contentment—a powerful weapon for staying faithful during a personal financial crisis. Take a peek at what the Bible says about contentment:

“I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength.” Philippians 4:12–13 (NIV)

It’s so tempting to focus on what we *don’t* have during a time of crisis. But when we shift our focus to what we *do* have, it helps us stay close to God and remember to be grateful.

## **5. Be generous.**

I know what you’re thinking. *I’m in a crisis, and you want me to give to others?* Yep, you read that right. That’s because practicing generosity may be the best way to stay faithful when you’re in a financial crisis.

God made us to be givers. And when we start walking the talk, we become more and more of what we were made to be—it changes us from the inside out. The main reason we give is to bless other people, but it gives us a boost too. That’s powerful stuff! Here’s one of my favorite verses about generosity:

“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” Luke 6:38 (NIV)

You may not have the means to give away *money* right now, especially if you’re struggling to provide for your family. But there are plenty of ways you can give your time and talents to serve others.

Here are some great ways to be generous that won’t cost you a dime:

- Sign up to volunteer at your church or somewhere else in your community.
- Offer to watch a friend's kids for an evening.
- Be intentional about complimenting and encouraging some folks around you.
- Whatever you would typically charge for, offer to do it pro bono.

God wants giving to *always* be right at the top of your priorities. If you want to grow your faith in God during a personal financial crisis, use what He’s given you to serve those around you.

The author of this article recommends some next steps if you are in a financial crisis. To read the full article, go to

<https://www.ramseysolutions.com/personal-growth/faith-during-financial-crisis>

***Talking always helps. Consider a Stephen Minister if you are going through a difficult time. There are several ways to make arrangements to talk to a Stephen Minister.***

(1) Complete this confidential Stephen Ministry form. Bob Bohler or Deb Williams will then contact you.

OR

(2) Call directly: Pastor Bob Bohler (706-549-9284) or Stephen Ministry Referrals Coordinator Deb Williams (706-247-9000).