

Will God Help Me Solve My Financial Problems?

By Christian author *Candice Lucey*

Debt or financial problems can be a struggle, but they can also inspire trust, faith, peace, and discernment. The Bible tells us that God is not just interested in how to solve our financial problems, but also in doing something more mysterious.

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God went before his servants, and they followed. Rushing ahead without the Lord's "yes" is unwise, and financial problems could result. Credit card debt is a huge problem. One statistic indicates that "the [average household](#) credit card debt is \$5,315. Total U.S. consumer debt is at \$14.9 trillion." That includes mortgages, auto loans, credit cards, and student loans. Many of these purchases were made without due consideration or prayer.

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How to Solve Financial Problems: Learning the Importance of [Stewardship](#)

Whatever we have comes from God. The servant who hid the Master’s coin was like a man who hoards God’s grace. “You ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest” ([Matthew 25:27](#)).

The servant of Christ’s parable lost his talent, whereas the other two who invested obediently were given more coins to look after on behalf of their Master. The coin was the gospel, which is to be shared, not hidden.

Yet, if the widow, in giving her last coin, had recklessly burdened others, that would sully her gift. “God empowers us to [use our money](#) wisely and for His glory and purposes.” The Lord leads us towards responsible means of finding money to care for our dependents — not dangerous or illegal methods, although there is grace for sinners who repent of using these means.

“While the Bible offers many warnings about the [dangers of debt](#), it never says that you are out of God’s will or violating one of God’s commandments when you borrow. [And] there are cases where debt is simply unavoidable — such as medical emergencies, job layoffs, or bankruptcy.”

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Requests motivated by greed will not be honored.

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Even so, debt or financial struggles, whether caused by sin or unforeseeable circumstances, can *inspire trust, faith, peace, and discernment*. Wealth and want can be temptations to idolize money or self-discipline, or they can lead one into a deeper relationship with God. [Philippians 4:19](#) promises “my God will supply every need of yours according to his riches in glory in Christ Jesus.”

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He has promised to inform the prayers of our hearts ([Psalm 37:4](#)). When we grow closer to him and develop spiritual maturity, the things of this world (including material prosperity) lose their allure.

While we do not wish to burden others so that we can be carefree about money, a tight budget will be less stressful if we are obeying God and we trust him.

In such a case, God's rescue did not take the shape of financial rescue; the result was even better. *Our ideas about "need" change shape.* "God is in ultimate control of everything and is able to change not just our internal heart issues through the work of the Spirit but even the external circumstances that surround us" (Ibid.).

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What Does Being a Christian Require of Us?

“God might not let money always fall on your lap but He might give you — through His grace — a *valuable skill* that can help you earn a livelihood or start a business.” He also demonstrates ways in which his “*grace stretches our provision*” (Ibid.).

When manna fell from Heaven, “on the sixth day, when they prepare what they bring in, it will be twice as much as they gather daily” ([Exodus 16:5](#)). And Mabilog reminds us: the Lord turned a few fish and loaves into enough food to feed thousands.

For those who love the Lord and also enjoy monetary reassurance after a time of difficulty, prosperity potentially imbues a believer with the *humble desire to offer practical support to others in distress* according to God’s direction.

A good parent allows his children to experience struggle because, as Patrick Mabilog [explains](#), “Financial struggles exist to be the litmus paper to the heart. The way we react to wealth problems will determine where our trust really lies — whether on God or our money.”

Financial struggles could be viewed as a gift in this light, leading us to serve God instead of seeking wealth. “No one can serve two masters, for 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 God and money” ([Matthew 6:24](#)). We all need to know whom we serve, and what our wages will be.

Reassurance about Our Financial Problems

There is a proper way to view money in light of the gospel, which “starts by knowing how God's grace is the answer to our financial problems” (Ibid.). *God forgives* us for our financial sins.

The Greek *opheiléma* used in [Matthew 6:12](#) for the word *debts* refers to sins but also to “that which is owed.” This connection should remind us that God cares for every affliction, including financial woes caused by someone’s sin (ours or that of another person).

Christ reminds us that *our standing before the Father is our main concern, and that never changes* for those who put their faith in him for salvation, but *the Lord cares about material distress* too. “Whoever mocks the poor insults his Maker; he who is glad at calamity will not go unpunished” ([Proverbs 17:5](#)).

God intends to punish those who exploit, humiliate, or unduly burden someone who is without means. *God can*, and sometimes does *rescue* his people if they seek his direction. “I am the door. If anyone enters by me, he will be saved and will go in and out and find pasture” ([John 10:9](#)). He will always feed his sheep if they follow his voice.

Jesus, observing the poor woman whose offering was enormous relative to her financial situation, taught his disciples that “this poor widow has put in more than all those who are contributing to the offering box” ([Mark 12:43](#)).

Strong financial standing does not impress the Lord. He is, however, *pleased by faith* that however little we have to give is enough for his purposes if we give out of a desire to love and serve him who gave us all good things.

Will God Help Solve Our Financial Problems?

God cares about how we approach financial problems, and he cares about our well-being. He is concerned about those who suffer because of another person's calamity. [Psalm 37:21](#) says, "The wicked borrows but does not pay back."

He also expects us to trust him with something better than our investments. "What is your life? For you are a mist that appears for a little time and then vanishes" ([James 4:14](#)). The Lord wants to demonstrate his power, his mercy, his love in every way, but it helps if we allow him to define what we "need."

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).