

# \$TRESS\$ED

## Dealing with financial overwhelm



Cast all your anxiety on him because he cares for you.

1 Peter 5:7

### THINGS THAT SHOCK US FINANCIALLY

- loss of job or income
- car repairs or replacement
- home repairs
- deaths
- medical/ dental bills
- choosing to finance things
- natural disasters/ accidents
- growing families
- marriage/ spouse with different spending habits
- business startups
- divorces or separations

What things have shocked you financially?

### FINANCIAL CONCERNS INCLUDE

- food insecurity
- lack of medical care
- debilitating debt
- repossession of a vehicle
- homelessness
- bankruptcy
- not owning a vehicle/ transportation
- living paycheck to paycheck
- spending more than you are earning
- not able to pay for basic needs
- accumulation of stuff/ overwhelmed
- not being able to retire

What financial concerns are you facing right now?

DEBT CAN CAUSE STRESS THAT IS LINKED TO HEALTH ISSUES SUCH AS CARDIOVASCULAR DISEASE, HIGH BLOOD PRESSURE, STOMACH DISORDERS, SLEEP DISORDERS, ANXIETY, ANGER, REDUCED PERFORMANCE AT WORK OR SCHOOL AND RELATIONSHIP PROBLEMS

## WHAT DO YOU THINK ABOUT \$\$\$\$

### DESTRUCTIVE MINDSETS

1. Sometimes you have adequate resources you just have your priorities in the wrong order. (prioritizing feeding a desire before paying your bills). Often linked to lies and wounds.

Honesty Check!

What are you spending your money on?

2. Sometimes you will find it difficult to receive gifts especially financially. (rooted in not wanting to be seen as a needy or not good financial steward). Often rooted in a judgment or vow made.

Honesty Check!

Do you have difficulty receiving from others?

3. Constantly giving to others at the expense of providing your own needs. Going into debt to please others. Often rooted in fear of what others think.

Honesty Check!

What is your motive when you give?

4. Financial Addictions, are repetitive financial decisions that put yourself in bondage. Example: shopping addiction (purchasing stuff you don't need to make yourself feel better). Gambling (thinking if only you could win you can get yourself out of this mess.)

Honesty Check!

Pay attention to your spending habits, is it hiding an unmet need, wound or insecurity?

5. I don't have enough money to cover this need or desire so I will just put it on a credit card or get financing. (Debt is a ploy of the enemy to keep us captive, it is Bondage)

Honesty Check!

Do you view your credit card limits within the amounts you have available to spend?

Debt is like a ravenous animal that demands to be fed and doesn't care if you have eaten or not.

-Charity Bradshaw

ACKNOWLEDGE WHERE YOU ARE AND HOW YOU GOT THERE!

## QUESTIONS TO ASK YOURSELF?

- What was important to you that you did not have access to as a child?
- Are you justifying your spending because of what you didn't receive as a child?
- Do you believe you can mend a wound you feel you have from your childhood by the things you spend your finances on?
- Do you care about social status? Needing the most expensive things to make you feel like you have value?
- What was the environment regarding finances in your home as a child?

# QUESTIONS TO ASK YOURSELF?

- What unhealthy mindsets do I have around money?
- How have my choices contributed to where I am today?
- Am I making decisions impulsively to meet an emotional need?
- Are there areas in my life that I need to re-evaluate my priorities?
- What are some of my dreams, that I have felt have been stunted because of lack of finances?
- What is my financial story or road map? How can I make course corrections to get on the right path?
- Do I trust God with my needs or do I depend on myself?
- Do I operate in biblical financial principles?

**Are you mad enough, broke enough, scared enough and ultimately motivated enough to change?**

CHARITY BRADSHAW

Not that I was ever in need, for I have learned how to be content with whatever I have. I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. For I can do everything through Christ, who gives me strength.

Philippians 4:11-13

## BIBLICAL FINANCIAL PRINCIPLES

- Living within or below your means
- Seek out opportunities to grow your resources
- Steward what you have well.
- Tithing- Giving God the first fruits of your finances
- Giving: sowing and reaping takes time, when you plant a seed you don't automatically get an increase but over time it multiplies
- Obedience to God's promptings (even when it doesn't make sense)
- Don't eat your seed (planting today's resources for tomorrow's harvest hurts sometimes)
- Trust God, Ask him for what you need.

## JAMES 4:1-3

What is causing the quarrels and fights among you? Don't they come from the evil desires at war within you? You want what you do not have, so you scheme and kill to get it. You are jealous of what others have, but you can't get it so you fight an wage war to take it away from them. Yet you don't have what you want because you don't ask God for it. And even when you ask, you don't get it because your motives are all wrong- you want only what will give you pleasure.

# What does the Bible say about money?

- Ecclesiastics 5:10
- Deuteronomy 8:18
- Matthew 6:24
- 1 Peter 5:2
- Proverbs 15:27
- Proverbs 13:11,16
- James 5:4-6
- Proverbs 21:5
- Luke 14:28
- Proverbs 30:24-25
- 1 Timothy 5:8
- Proverbs 14:23
- 2 Corinthians 9:6-8
- Deuteronomy 15:7
- Acts 20:25
- Matthew 6:2-5
- Genesis 28:20-22
- Proverbs 3:9-10
- Ecclesiastes 5:19
- Nehemiah 10:35
- 1 Timothy 6:17-19
- Philippians 4:19
- Psalm 81:10
- Luke 12:28
- Matthew 6:21
- Malachai 3:10
- Romans 13:8
- Hebrews 13:5
- Proverbs 10:4
- James 4:1-3

The Lord is my shepherd; I have all that I need. Psalm 23:1

## HOW TO CHANGE YOUR FINANCIAL STORY

- Be HONEST with yourself. What is your financial story?
- Discover what your money mindsets are
- Are they covering any wounds or unmet needs?
- Pinpoint where things went off course (was it an emotion or an event?)
- Can you identify current triggers that cause you to revert to financially damaging behavior?
- Identify your excuses, and then eliminate them.
- Do a financial reality check. Are you drowning, floating or surfing?
- You only have control over your next STEP. what will it be? You get to choose.

# PRACTICAL IDEAS

- Financial Fasting- delay gratification
- Spending Detox
- sell items you don't need or use (clean out the clutter)
- Check your monthly subscriptions (cancel ones you don't need or use)
- Ditch cable or downgrade services
- Call services and see if they are offering any sales or discounts
- Buy used instead of new
- Close storage units and sell the contents
- Buy food in bulk and do meal planning to avoid eating out.
- Only spend money on needs, ask God to provide your desires.
- Say no to something in order to say yes to something better.
- Put a portion of your income away every month to save for emergencies
- Trust God with your finances, bring your needs before him. He can provide what you need, when you need it.
- Obey God when it comes to sowing seeds. Where is God highlighting for you to be generous. (seek God on this one)
- Don't rescue others that have not stewarding their resources well because you will not be sowing into fertile ground and you will not see a harvest. They will often have a spirit of entitlement and when you feed that spirit it will always come back for more.

Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.

2 Corinthians 9:6-8



# Activation

## WHY?

The area of finances is a touchy subject and is not one we often discuss openly. Many times our decisions are subconscious and rooted in lies or wounds we have in our lives. This month take time to sit with all these questions and map out your Money story, past, present and what you want it to be in the future. Acknowledge where you are at, and what positive changes you can make and write out a vision statement for where you want your finances to be in the future.

### **For today our Activation is to define our Why?**

Why is getting your finances under control important? Write down your top 5 reasons why you need to change how you steward your finances. These reasons will help motivate you when you are tempted to make poor decisions.

Do you value family and want your relationships to grow, do you want to get out of debt, do you want to save for a family vacation or go on a missions trip. Do you have a dream or goal that is dormant because of no resources that can be reawakened.

## 3 Keys to Remember

- 01 RECOGNIZING THE MINDSETS YOU HAVE TOWARDS FINANCES WILL BE THE FIRST STEP IN MAKING NEW CHOICES THAT LEAD TO FREEDOM.
- 02 IF YOU WANT TO WALK IN ABUNDANCE AND PROVISION THEN YOU NEED TO ALIGN YOURSELF WITH BIBLICAL PRINCIPLES.
- 03 REMEMBER, GOD ONLY CALLS US TO STEWARD WHAT WE ARE GIVEN WELL, WE ARE TO TRUST HIM WITH THE REST AND SEE HIM PROVIDE MIRACULOUSLY IN EVERY AREA OF OUR LIVES. PUT GOD FIRST.

"Good planning and hard work lead to prosperity  
but hasty shortcuts lead to poverty.

— Proverbs 21:5

CORRECTING FINANCIAL MISTAKES WILL  
TAKE ENDURANCE, DELAYING  
GRATIFICATION AND PUSHING THROUGH  
DIFFICULT TIMES