

Group's

EMERGENCY RESPONSE

Handbooklet:

FINANCIAL CRISIS



Loveland, Colorado
www.group.com

Group's Emergency Response Handbooklet: Financial Crisis

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Introduction

It's not easy going through a financial crisis. But it doesn't have to be lonely.

Christians should never have to face trials on their own. Those around them—their Christian brothers and sisters—should rise up and support them.

“Share each other's burdens, and in this way obey the law of Christ” (Galatians 6:2).

Although it isn't easy to experience a financial crisis, it's also tough being on the outside and trying to help.

You don't know what to do. You're worried about hurting their feelings or stepping on their toes or saying the exact *wrong* thing.

Of course you care—you love them! It isn't that you don't want to help—it's just that you don't know how.

Group's Emergency Response Handbooklet: Financial Crisis will help you come alongside your friends and those in your small group who are facing tough times. From care and counseling tips, to practical ideas for your small group, to what to say and what not to say, this booklet offers insight after insight into how to care for those who are struggling with a financial crisis.

Of course, it'd be great if you never had to pick up this booklet! But the reality is that many people struggle with financial crisis—including your friends and the people in your small group. And they need your help.

So when someone you love is experiencing a financial crisis, it's time to pick up this guide. Use the table of contents to find the specific section that gives you what you need to be successful in helping them.

In this handbooklet there is a **real life narrative**—a story from someone who's been there. You'll find a section on **care and counseling tips** that will give you practical ideas for reaching out in love. The practical ideas in the **group tips** section will help your entire small group support your hurting friends during their trial. An invaluable section on **what to say and what not to say** to your friend. This section will help you avoid the hurtful comments and use the helpful ones.

You'll also find useful boxes that offer Scripture help, guidelines for referring your friends to a professional counselor, and additional resources, such as books and Web sites, that you can use as you support your hurting friends.

Our prayer for this booklet is that it will help you help your friends during a difficult time.

Financial Crisis

Overcoming the Insecurities of Money Trouble

with counseling insights + ministry tips from

KELLY M. FLANAGAN, PH.D.

+ KELLY SCHIMMEL FLANAGAN, PH.D.

February 25, 1997, 9 p.m.

David left me today...I came home from work, and all of his stuff was cleared out of the house. His closet looks like an empty tomb. I guess I've known for a while now this was coming. *Oh God, what am I going to do?*

February 27, 1997, 2 a.m.

I talked to the bank today. I had to sit down while talking on the phone because I kept getting dizzy. Our monthly mortgage payment is \$5,000! And that's just the beginning. My car isn't paid off. I have outstanding student loans. Our credit cards are maxed out. I think I'm panicking. My heart is beating fast, my palms are sweaty and criss-crossed with fingernail marks, my muscles are so tense that I am getting cramps in my legs, and I feel like I'm going to throw up. I keep getting an image of myself as a bag lady, the boys in foster homes because I'm not able to support them. That can't be far off, can it?

March 3, 1997, 3 p.m.

At first, I was too ashamed to tell anyone that I had been abandoned, but more bills came in the mail yesterday. I got over my shame pretty quickly. I went to the church deacons today to ask for some temporary

financial support. They told me the church “doesn’t do that, especially in cases of divorce.” I guess I can understand. But why didn’t they offer to help me in other ways? It felt like they were blaming me for David leaving. After that, I was feeling miserable, but I went across town to put in my hours at the church where I volunteer as a secretary. I explained my situation and asked if perhaps I could be temporarily reimbursed for my work. Guess what they said? “We don’t do that.” And again, I have no idea what the church does do. When did the church become so paralyzed?

April 5, 1997, 11:30 p.m.

It’s been a while since I’ve written. Very busy. Moved into our new house today. It’s about one-quarter the size of our old house, and I think the boys hate it. Have to get to sleep now. Two job interviews tomorrow...

May 15, 1997, 8 p.m.

The new job is going well...I’m an administrative assistant for a law firm. I’m so grateful for the job—of course, if I listened to people at church, I would have a hard time believing God would help a sinner like me. I keep looking for support in my small group, but they keep telling me it’s time to move on. Move on to what?! They never ask how things are going financially. Are they uncomfortable? Can’t they see I’m trying?

May 29, 1997, 9 p.m.

I went to a small group for people with financial difficulties today (it’s sponsored by the mega-church in the next town). I can summarize the experience in one word: *Hope!* I told my story and saw tears welling up in the eyes of a few people. I couldn’t believe it! I finally feel like I’ve found a home.

July 4, 1997, 10 p.m.

Independence Day! How appropriate! I’m finally beginning to feel like money doesn’t control me, but I can control it. I’ve learned so many important things over the last month. Where to begin? My guiding principle has become this: The money I have is God’s, not my own, and I have the simple job of being a good steward of his gift. I’ve learned some important principles of budgeting from the small group. The first 10 percent of what I bring home goes toward tithe, the next 5 percent to savings. After that, the big things get taken care of first, such as the mortgage, electric bills, and so on. That’s the biggest chunk. Then, the priorities get increasingly smaller, like

cars and food and clothing. I've even budgeted 3 percent of my income for charitable giving. I'm going to save that money and buy turkeys for a local homeless shelter at Thanksgiving. Finally, the little bit that's left is for my personal "entertainment" money. I even cut up my credit cards! I've also quit looking for another job. The boys and I are able to survive on my current salary, and with only one job, I have more time to spend with them.

August 12, 1997, 11 p.m.

It's been so busy lately! About two months ago, David fought to decrease his child support. I put out a prayer request at my new church (the same church as my new small group), and a church member set me up with a job interview for a higher-paying position. I have never felt so supported. I got the job, and it has kept me very busy. The boys are enjoying the youth group at our new church, too. It's one of the few places they can go where our lack of money isn't an issue. I think they feel very accepted, and that means the world to me.

December 14, 1997, 10:30 p.m.

I really need to share my feelings tonight. I tried to throw a Christmas party this evening for some new friends in our church. It was so *awkward*—I could tell they were all uncomfortable being in my house and seeing my obvious financial situation. I wish they'd have just talked about it! If they would only ask, I could suggest ways they could help. For example, I'm always dedicating my secretarial skills to the church, but no one has ever offered to come over and fix a leaky faucet or to help me insulate the windows. I guess they just assume I can hire someone to do those things, and I feel awkward asking them for help.

December 21, 1997, 2 p.m.

Something happened today that helped alleviate some of the concerns of last week. Bridget, one of my new friends from the small group, called me this morning and asked if the boys and I would like to go with her family to a Christmas exhibit at the local zoo. I was about to turn her down when she said that the exhibit was free and included complimentary hot dogs and hot chocolate. It was so nice for someone to understand my financial needs. She even said they would split the cost of parking with me. It's almost like she read my mind. I don't want free handouts, but it sure is nice when someone offers to help! The boys had a great time with her

kids, and they invited us over to their house for Christmas Eve. I thought the boys would burst!

November 15, 2005, 2 p.m.

We were getting out our Christmas decorations, and I found this dusty diary in one of the old boxes that we haven't used for a few years. I thought it could use some closure. I am working part-time now, making as much money as I used to make full-time, and I went back to school this semester! I guess you could say I'm a "returning student"! I guess the truest thing I can say of my experience is that my home is not made of brick and mortar, but my home is in Christ. I'm so thankful for the rich and loving Christian home I have found in my new church.

FACTS ABOUT DEBT

+ In 2004, overall household debt had grown about 9 to 10 percent each year since 2001.

+ In 2002, the average credit card debt among families with at least one card was \$8,367, compared to \$3,332 in 1992.

+ Between 1980 and 2001, home foreclosures increased 250 percent, from 114,000 per year to 550,000 per year.

+ For the first time on record, household debt now exceeds disposable income.

—Statistics taken from *Life and Debt: Why American Families are Borrowing to the Hilt*, A Century Foundation, 2004. Can be located online at www.tcf.org/Publications/EconomicsInequality/baker_debt.pdf.