Seasons of adversity—economic or otherwise—do not catch God off guard. He knows everything that is going on in our world. He also knows what lies ahead. He is orchestrating all things to fulfill His eternal, redemptive purposes and to glorify Himself.

God cares about how adverse circumstances affect the lives of His children. Those circumstances may be intense and painful at times, but they do not have to overwhelm us or steal our peace. In fact, in the ultimate sense, anything that makes us need God is a blessing!

Crises can provide opportunities for God’s people to flourish spiritually and to point others to Christ who is our only Rock and hope—not only in this present time, but for all eternity.

Many practical strategies and tools are available to help people weather financial crises. Here is some biblical counsel and perspective to help strengthen your heart in the midst of these uncertain times.

1. Look upward, rather than outward or inward. Our response to turbulent times will be determined by our perspective and where we place our focus. People should be able to look at Christians and see a response to pressure that is distinctly different—“unexplainable”! (Phil. 2:14–15)

2. Tell God your needs. Ask Him for provision, wisdom, direction, and grace to persevere. Ask God to use this season of turmoil and uncertainty to bring about revival and spiritual awakening in our churches and country. (Luke 11:2–3; Phil. 4:5–6)

3. Learn the secret of contentment. Contentment flows out of believing that God has provided everything we need for the present moment and that He will provide all we need in the future. (Psalm 73:25; Phil. 4:11–13; 1 Tim. 6:6–8)

4. Ask God to fulfill His purposes. God uses adversity to show us what is in our hearts, to purify us, and to deepen our dependence on Him. Seasons of lean-ness can prove to be times of great blessing, as people are stripped of self-reliance and their hearts are turned toward the Lord. (Deut. 8:3)
Are you more focused on meeting your own needs and solving your problems or on seeing God's redemptive purposes fulfilled in your life, in those around you, and in our world? Are you willing to suffer loss, and if necessary, to be materially poor, if that would result in God being glorified and His Kingdom being advanced?

5. Allow God to purify your heart. Lean times can be a means of God's chastening—both personally and corporately. Ask God what He is trying to say through these circumstances; let Him search your heart, and then respond in humility and obedience. (Psalm 139:23–24)

Is there any sin you need to confess—e.g., living beyond your means, fear, greed, temporal values, bitterness, withholding your tithe from the Lord, lack of compassion for others in need?

6. Allow God to reorder your priorities as needed. Times of economic hardship or loss expose what matters most to us and what we really love. They provide an opportunity to identify any tendency to accumulate “stuff” we don’t need, and to take steps to develop a more moderate lifestyle. (Luke 12:15, 31, 34)

Do you need to redefine what your “needs” are? Do you need to make any adjustments in your spending, so as to be able to live within your means and/or to give more to meet the needs of others?

7. Place your confidence in the Lord. He can be trusted. He loves you, He knows what you are facing, and He cares for you. These circumstances have not caught Him off guard. He is still on His throne and is accomplishing His purposes in your life and in the world. Trust Him to meet your needs—He will provide. Now is a time to see what God can do. (1 Kings 17:1–16; Matt. 6:25–34)

• Remember what God has done in the past. (Deut. 8:2)
• Rely on His character. (Psalm 36:5, 7)
• Rehearse His promises. (Joshua 23:14)
• Refuse to give in to fear or anxiety. (Psalm 46:1–3; Isa. 54:10)

8. Reach out to others. Be sensitive to those around you who may have even greater needs than your own, particularly those in the Body of Christ. Don’t just think about your own problems; put the needs of others ahead of your own. (Phil. 2:4)

• Pray for others in need. (2 Thess. 1:11–12)
• Look for ways to encourage those who may be struggling. (1 Thess. 5:11; Heb. 3:13)
• Share with one another—help meet material needs, as the Lord has blessed you. This is an opportunity for Christians to demonstrate the gospel and compassion of Christ, so the world will say, “See how they love each other!” (Deut. 15:7, 14; Prov. 21:13; James 2:15–17)

Who do you know who is struggling to make ends meet? How can you be an instrument of God’s grace to them?

9. Practice Christ-like giving. The natural tendency in times of financial uncertainty is to hold on to what we have and give less. But what an opportunity to demonstrate the greatness and power of God in our giving! Ask God how you can exercise faith and reflect His generous heart in your giving at this time. (2 Cor. 8:1–4; 9:8)

Does your giving reflect the generous, giving heart of Christ? How might God want you to grow in the grace of giving during this season?

10. Rejoice in the Lord. Don’t let the enemy steal your joy—regardless of what is going on in the world or in your personal financial situation! If we have Him, we are rich, we have everything we need, and we have reason to rejoice! (Hab. 3:17–18)

Are you manifesting the joy of the Lord to those around you—in your countenance, your spirit, and your words?

2 Hope for Uncertain Times
From a father’s heart . . .

A friend in his 80s sent the following email message to his children and their mates. It reveals the heart of a man who has walked with God and found Him to be faithful over the course of a lifetime. This dad wanted to assure his children—and their children—that God will not fail them, to encourage them to place their hope in God, and to urge them to pray that God will use the current economic crisis to bring about true revival and spiritual awakening in our land.

Subject: “God alone is my rock and my salvation, my stronghold; I shall not be greatly shaken.”
(Psalm 62:2)

Dear family,

As you all know, we are now living in times of considerable economic turmoil. Businesses large and small, as well as non-profits and even local churches are laying off staff. Of the three ladies in our office, all three of their husbands have been let go. A pastor of a large church told me yesterday that they can’t meet payroll this week, even after letting some staff go and cutting everyone’s salary including his own.

I believe that our own family—and the Church in America—needs to pray that God will use these stressful times as an opportunity to awaken His people. It is not too late; this might be the hour when God brings a revival. Everyone’s retirement fund has been reduced, often 30–40%. The main god of our times (money, and what it promises) is beginning to topple and to be seen as an idol that cannot rescue—just like the Philistines shuddered when their wooden god Dagon fell over and broke on the altar (1 Sam. 5:3).

As the effects begin to touch each of our lives, we have a wonderful opportunity to put our belief into practice. What do our hearts really trust in? As long as we have a visible support system (job, friends, savings account, police and fire departments), we are tempted to place undue trust in something other than the living God.

I want to remind all of you dear children, that just within our own family, we have seen the unmistakable hand of our God, time and again. He has proved Himself faithful all the days of our lives. And He is the One who is “the same yesterday, today and forever” (Heb. 13:8).

Mom and I were married with no money, no job, no auto, no home, no health insurance and 6–7 years of graduate education yet to be completed and paid for. “God is able!” He miraculously led us all these years and provided our daily bread, gave us what we needed to feed, clothe and house the five of you, and got all five of you through Christian schools and through college and into homes of your own! Is He amazing or what?

And, along the way He performed not only “regular” miracles which we take for granted (sun rising each morning, our bodies functioning, etc.), but also some extraordinary miracles.

You may remember how just days before going to Haiti as a family we prayed for an additional $935 for airfare that we needed. We told no one. One morning I found an envelope on the stoop from a young man whom I hadn’t seen or talked with in 3 years. He had been overseas in the Army; we didn’t know he had returned and he had no idea that we were going to Haiti. We opened the envelope and found exactly $935 or $940!! The note simply said, “Use it for any ministry overseas.”

Our God is truly awesome!

Love and hugs,

Dad

“My help comes from the Lord, who made heaven and earth.”
(Psalm 121:2)