A close-up photograph of a rolled-up scroll with a dark, textured cover, resting on a light-colored wooden surface. To the right of the scroll is a small stack of several copper coins. The lighting is warm and focused on the objects, creating soft shadows.

TIMELESS BIBLICAL PRINCIPLES FOR FINANCIAL SURVIVAL

PROBING
THE
RELEVANCE.

Why do we do this?

What difference will it
make?

What do present trends
forecast?

“I WAS NOT READY FOR THE PANDEMIC!”

THE UNEXPECTED ALWAYS HAPPENS

THE UNEXPECTED ALWAYS HAPPENS

“NEW YORK STATE HAS A \$14 BILLION REVENUE SHORTFALL FOR THE CURRENT FISCAL YEAR AS A DIRECT RESULT OF THE PANDEMIC. THERE WILL BE UNAVOIDABLE CUTS EVERYWHERE.”

MONEY.CNN

**“FINANCIAL THERAPY ON
THE RISE AS PANDEMIC
WRECKS FINANCES AND
NERVES”**

**STEPHANIE ASYMKOS
REPORTER
YAHOO MONEY (JULY 23, 2020)**

**"MONEY IS STRONGLY
CONNECTED TO
EMOTIONS.**

SUSAN LYNN "SUZE" ORMAN, FINANCIAL
ADVISOR AND AUTHOR

**WHAT EMOTIONS ARE YOU FEELING
RIGHT NOW?**

"GOD IS OUR REFUGE AND
STRENGTH, A VERY PRESENT
HELP IN TROUBLE. THEREFORE
WE WILL NOT FEAR."

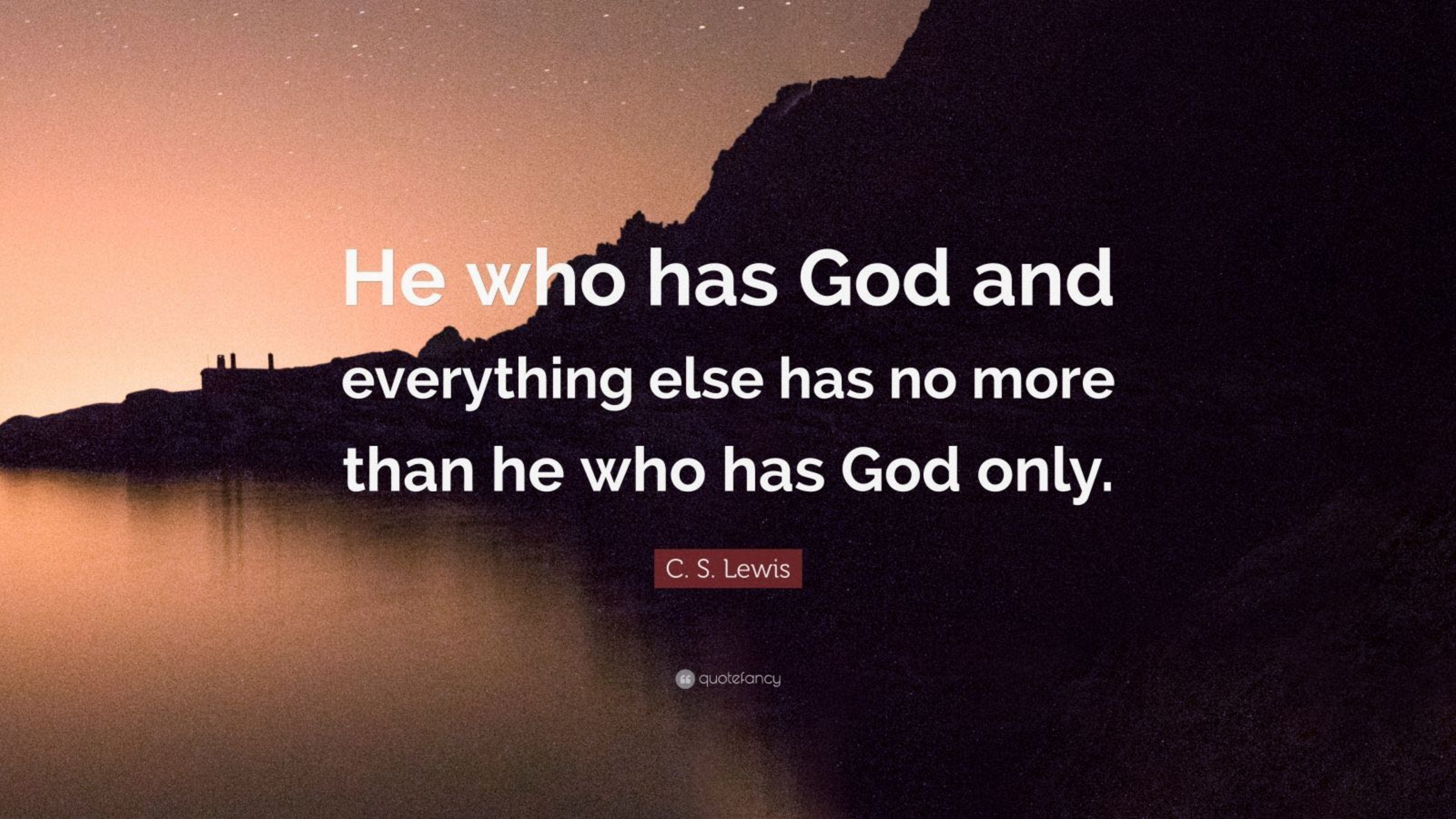
PSALM 46:1-2



GOD'S SOVEREIGNTY

YESTERDAY • TODAY • FOREVER

Psalms 24:1 (KJV)



**He who has God and
everything else has no more
than he who has God only.**

C. S. Lewis

LESSONS FROM THE GREAT DEPRESSION



LESSONS FROM THE GREAT DEPRESSION (1929-1939)

- The preceding decade (Roaring Twenties) saw affluence for many middle- and working-class families.
- New innovations allowed for more leisure time and the creation of a consumer society.
- The economic depression that followed profoundly changed life for most.

LESSONS FROM THE GREAT DEPRESSION (1929-1939)

- **The economic depression that followed profoundly changed life for most.**
- **Economic hardship caused family breakdowns.**
- **Society saw significant rise in crimes, and commensurate breakdown in families.**

LESSONS FROM THE GREAT DEPRESSION (1929-1939)

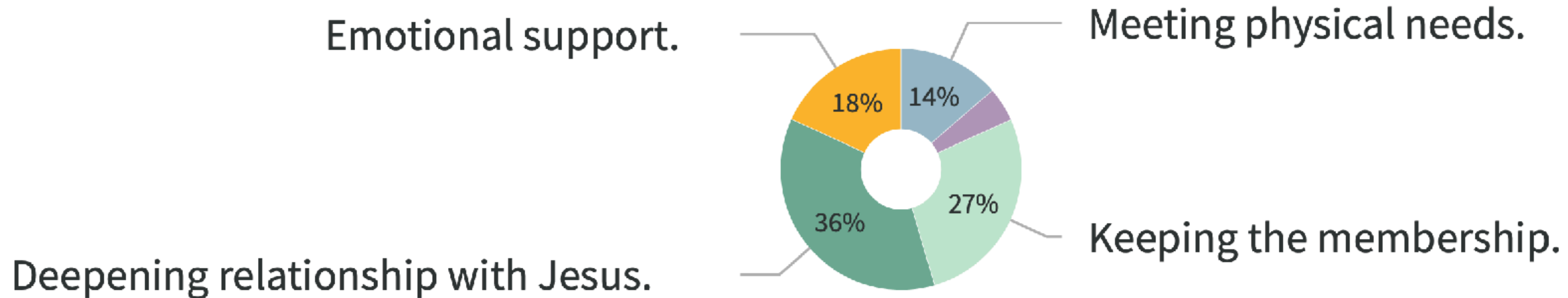
- In February, 2020, stock markets were delivering upwards of 400% on investments.
- The economy is poised to recover, but there are still many uncertainties.
- The fear of the unknown is our reality.

Respond at [PollEv.com/dwalker230](https://www.poll-ev.com/dwalker230)

Text **DWALKER230** to **22333** once to join, then **1, 2, 3, 4, or 5**

What was priority for your church for the first 3 months of the pandemic?

- Meeting physical needs. **1**
- Staying financially afloat. **2**
- Keeping the membership. **3**
- Deepening relationship with Je... **4**
- Emotional support. **5**

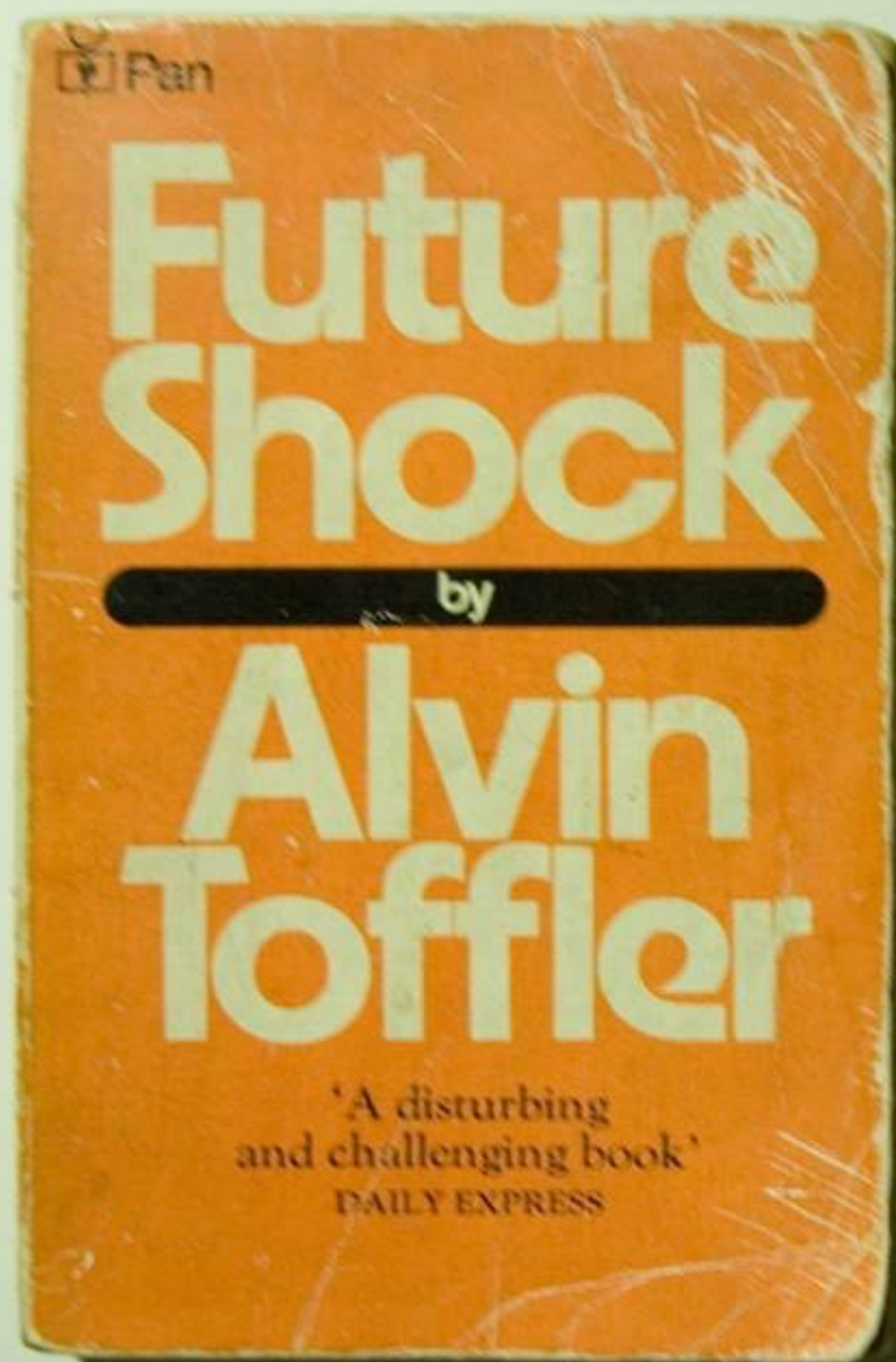


During the 1920s, many Americans had begun to equate **self-worth** with **material possessions**. Therefore, when times turned bad, people felt **worthless**.



“WHEN THE INDIVIDUAL IS PLUNGED INTO A FAST AND IRREGULARLY CHANGING SITUATION ... HIS PREDICTIVE ACCURACY PLUMMETS. HE CAN NO LONGER MAKE THE REASONABLY CORRECT ASSESSMENTS ON WHICH RATIONAL BEHAVIOR IS DEPENDENT.”
HE IS NOW AT GREAT RISK OF DECEIVING HIMSELF ABOUT THE REALITY OF HIS SITUATION.

~ *FUTURE SHOCK, ALVIN TOFFLER* ~



“The problem is not whether man can survive regimentation and standardisation. The problem, as we shall see, is **whether he can survive freedom.**”

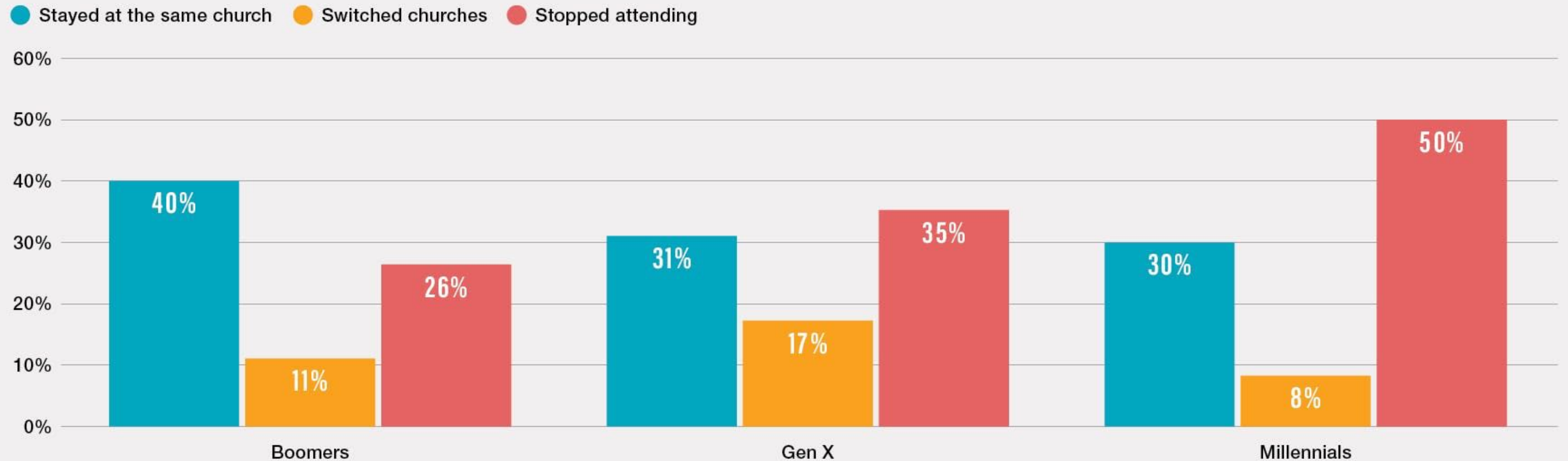
CHRISTIAN FINANCE IS CHANGING IN VERY IMPORTANT WAYS.

These changes are influenced by **far-reaching and dramatic social, economic, and religious factors.**

WHEN SOMEONE EXPERIENCES A CRISIS, THE WAY THEY HANDLE THEIR FINANCES TENDS TO CHANGE. .

- The COVID-19 outbreak has left many wondering about their **jobs and paying their bills.**
- Do Seventh-day Adventist stewards have these **same concerns?**
- And how do we see this impacting our **personal lives** and as well as **the church?**

COVID-19 ONLINE CHURCH ATTENDANCE, BY GENERATION

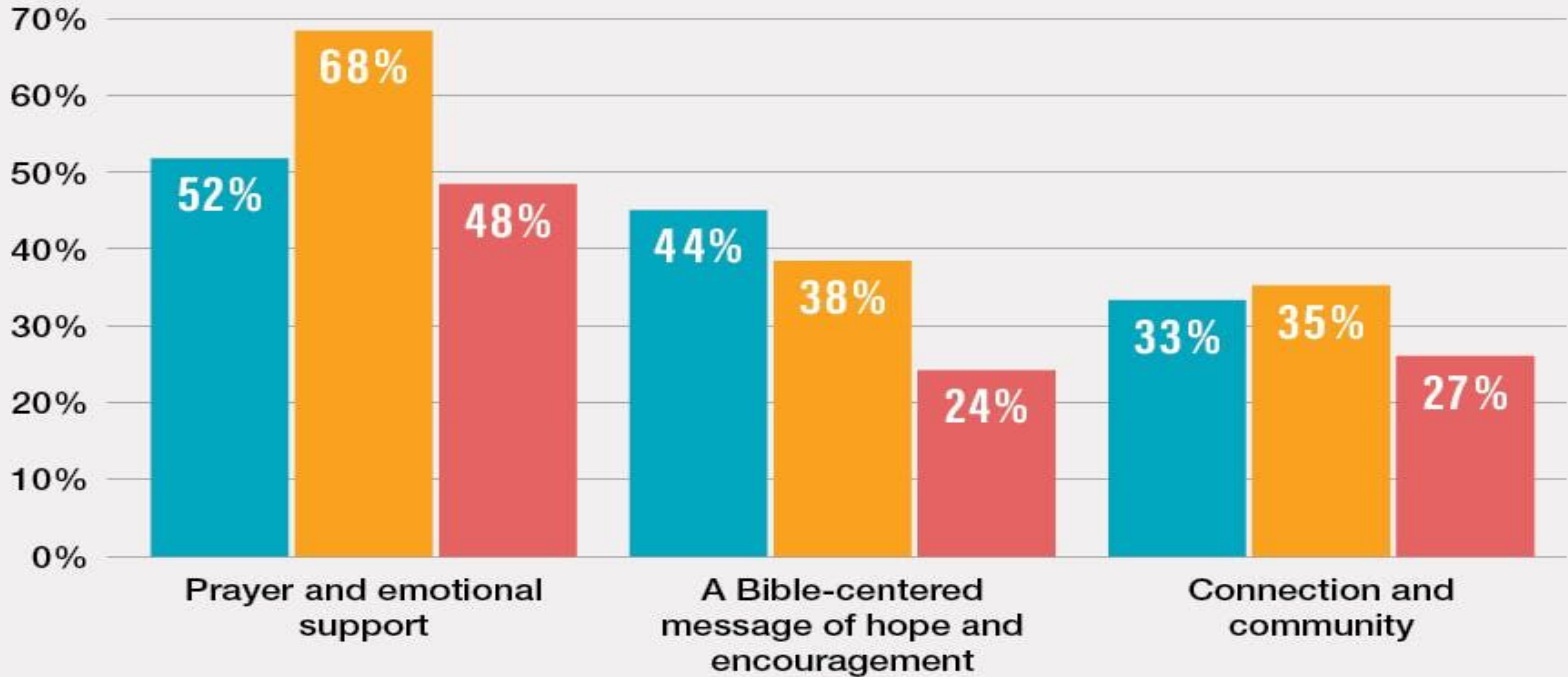


n=562 U.S. practicing Christians; April 28-May 11, 2020.

*Due to low sample size, the data for practicing Christian Elders and Gen Z are not shown.

What type of support do you need from your church right now?

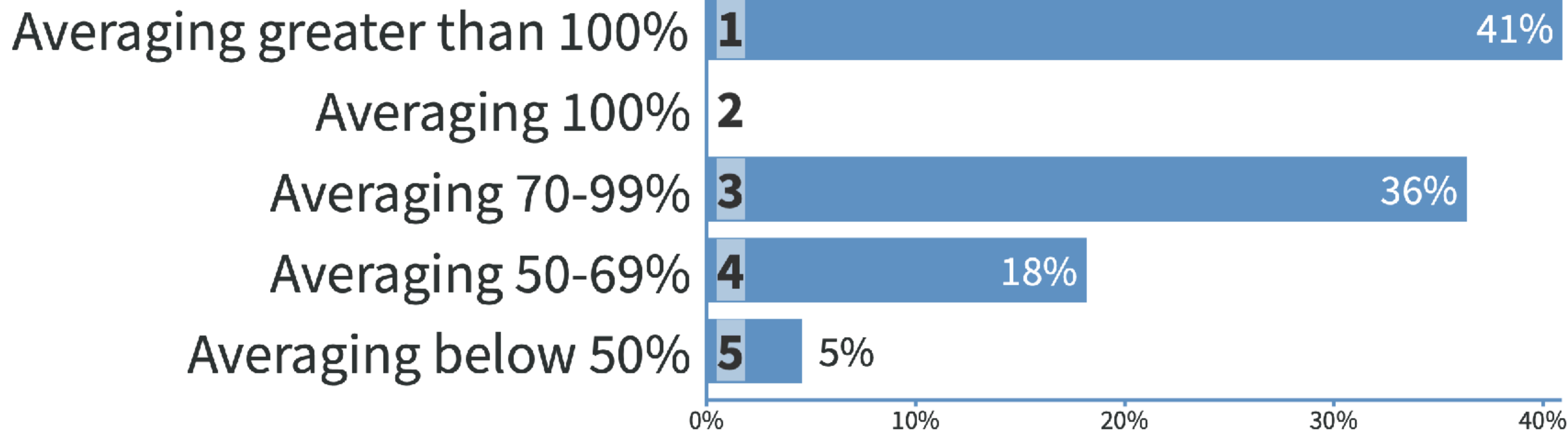
● Stayed at the same church ● Switched churches ● Stopped attending



Respond at [PollEv.com/dwalker230](https://Pollev.com/dwalker230)

Text **DWALKER230** to **22333** once to join, then **1, 2, 3, 4, or 5**

What is your average online attendance as a percentage of your pre-COVID-19 worship?



LUKE 12:32-40

32 Fear not, little flock; for it is your Father's good pleasure to give you the kingdom.

33 Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth.

34 FOR WHERE YOUR TREASURE IS, THERE WILL YOUR HEART BE ALSO.



VERSE 13 - 31 GIVES THE FULL CONTEXT:

- **Two brothers were quarreling over division of inheritance. To answer Jesus tells a story:**
- **The rich farmer had surplus grain in his storage unit. He was stock piling and making good his pension for retirement. He was set for life. But God showed up and called him a fool . . . that night he died.**
- **Verse 21, "So it is with the one who stores up riches for himself, BUT IS NOT RICH TOWARD GOD."**



“A MAN'S LIFE CONSISTETH
NOT IN THE ABUNDANCE
OF THE THINGS WHICH HE
POSSESSETH.”

LUKE 12:15

TWO IMPORTANT INSIGHTS – 1

Joseph, There will be seven years of abundance to prepare Egypt for the seven years of famine that will follow.”

Genesis 41.25-49

TWO IMPORTANT INSIGHTS – 2

Elijah, "Don't be afraid. Go home and do as you have said. But first make a small loaf of bread for me from what you have and bring it to me, and then make something for yourself and your son."

1 Kings 17:13

TWO IMPORTANT INSIGHTS – 2

Elijah, "Don't be afraid. Go home and do as you have said. **But first** make a small loaf of bread for me from what you have and bring it to me, **and then** make something for yourself and your son."

1 Kings 17:13



But seek ye first the kingdom of
God, and his righteousness; and
all these things shall be added
unto you.

—Matthew 6:33

BARNA REPORT:

CHURCHES IN GENERAL ARE REPORTING ABNORMALLY LOW TITHES AND OFFERINGS

43% OF CHURCHES REPORTED A DECREASE IN GIVING STARTING IN MARCH, 2020.

HALF OF CHURCHES SURVEYED DID NOT PROVIDE GIVING INFORMATION, AND

THE REMAINING 7% REPORTED AN INCREASE.

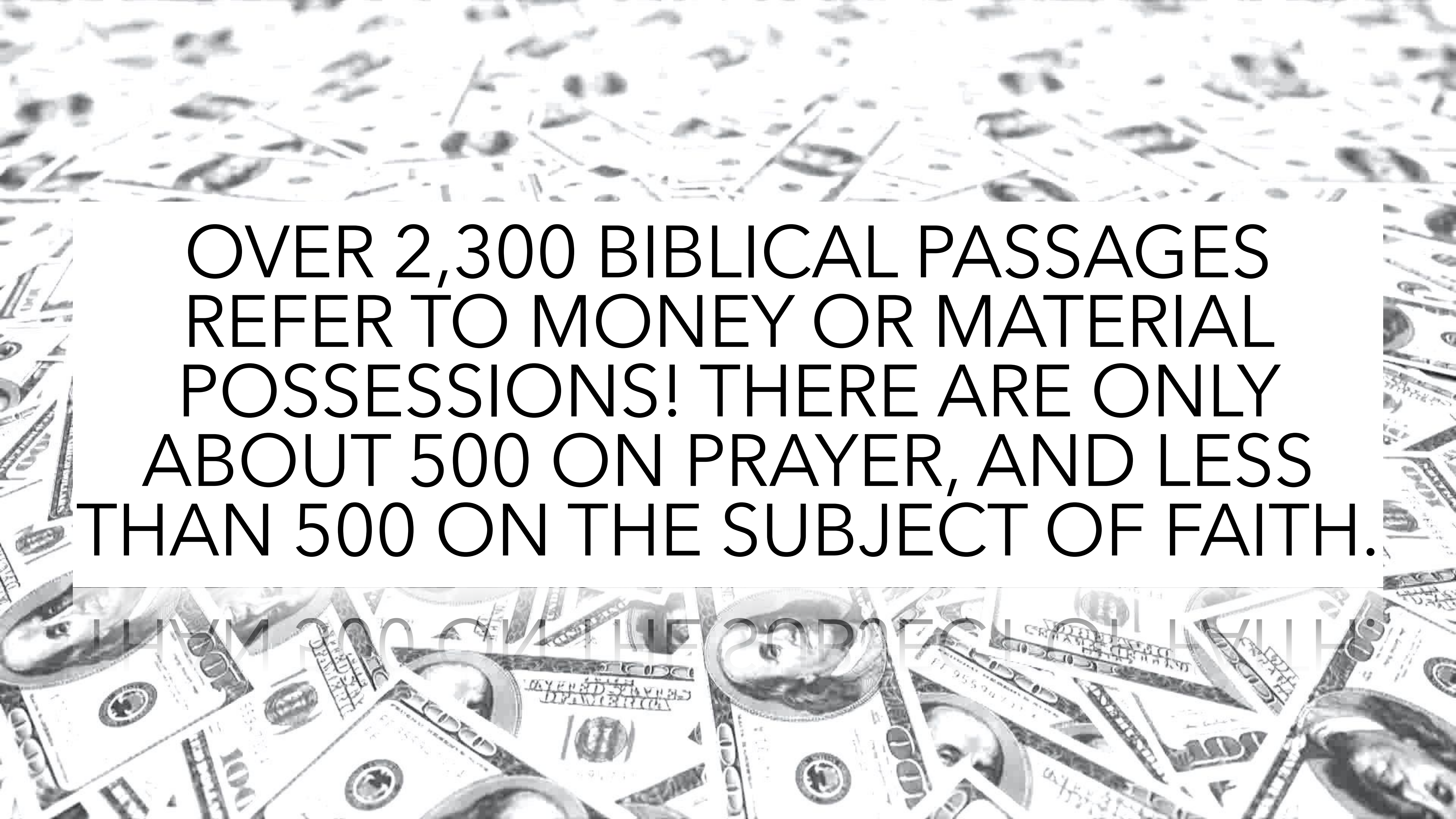
IMPORTANT TAKEAWAYS FOR YOUR CHURCH DURING COVID-19:

WE HAVE ONLY BEGUN TO EXPERIENCE THE SHIFTS THAT THIS NEW SITUATION IS BRINGING OUR WAY.

WE DO NOT YET KNOW THE EXACT LONG-TERM EFFECTS THE CORONAVIRUS WILL HAVE ON CHURCH ATTENDANCE AND GIVING.



MONEY: WHY IS IT SO IMPORTANT TO GOD?

The background of the image is a dense, overlapping pattern of US dollar bills, primarily \$100 bills, scattered across the entire frame. The bills are oriented in various directions, creating a textured, busy appearance. A semi-transparent white rectangular box is centered over the image, containing the main text.

OVER 2,300 BIBLICAL PASSAGES
REFER TO MONEY OR MATERIAL
POSSESSIONS! THERE ARE ONLY
ABOUT 500 ON PRAYER, AND LESS
THAN 500 ON THE SUBJECT OF FAITH.

FROM 2000 TO THE 2020S

**MONEY IS AN EXACT INDEX
TO A MAN'S TRUE CHARACTER.**

**All through Scripture
there is an intimate
correlation between
the development of a
man's character and
how he handles his
money.**

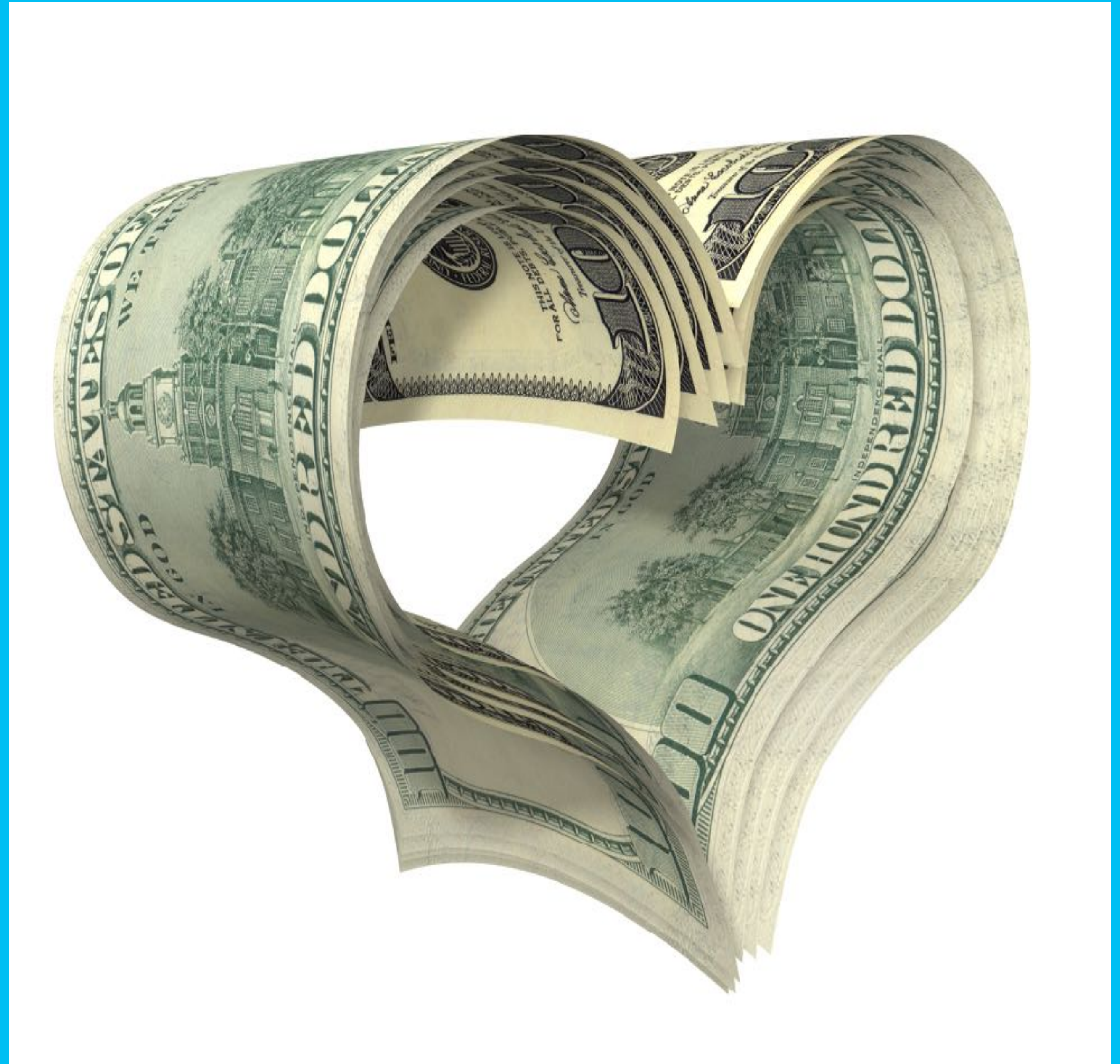


There are three levels we need to consider when dealing with money:

The heart— Make God preeminent (kingdom first & righteousness).

The head— Carefully plan our use of money, or it will control our lives.

The pocket— Manage material blessings.



MORE TEACHING ABOUT MONEY, NOT LESS.



The practical aspect: This involves teaching people how to organize their finances and manage their money.



The emotional aspect: When it comes to money, if the heart overrules the head, the result is frequently disastrous.



The spiritual aspect: Good stewards align their financial decision-making with the wisdom of God's Word.

MONEY AND SALVATION



Zacchaeus

“Today salvation has come to this house” (Luke 19:9).

MONEY AND SALVATION



The rich young ruler
(Matthew 19:16-30)

TRUST THE LAW OF SOWING AND REAPING

SOW BOUNTIFULLY. PLANT DAILY. PRACTICE PATIENCE.
2 CORINTHIANS 9:6 – "WHOEVER SOWS SPARINGLY WILL
ALSO REAP SPARINGLY, AND WHOEVER SOWS
BOUNTIFULLY WILL ALSO REAP BOUNTIFULLY."

THE HARVEST YOU REAP TODAY IS FROM THE SEEDS
THAT YOU PLANTED YESTERDAY.

MAN'S WAY VERSUS GOD'S WAY

None of God's Business

Pivotal to your spiritual life

Luke 16:11 And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?

Luke 12:34 Where your treasure is, there your heart will be also. **Rev 3:17-18**

"You say, 'I am rich, with everything I want; I don't need a thing!' And you don't realize that spiritually you are wretched and miserable and poor and blind and naked."

SPEND it all

Save for the **FUTURE**

Prov 21:20 The wise man saves for the future, but the foolish man spends whatever he gets.

Prov 22:3 A prudent man sees danger and takes refuge, but the simple keep going and suffer for it. **Ecc 5:11** The more you have, the more you spend, right up to the limits of your income.

FEAR of loss or hard times

FAITH in God to provide

Ps 37:18-19 The Lord cares (for the godly) even when times are hard; even in famine, they will have enough.

Ps 33:18-19 The eyes of the LORD are on those who fear him, on those whose hope is in his unfailing love, to...keep them alive in famine.

Rom 8:35 Who shall separate us from the love of Christ? Shall trouble or hardship or...famine...?

Growing INDEBTEDNESS

AVOID or ELIMINATE Indebtedness

Proverbs 17:18 (MSG) It's stupid to try to get something for nothing, or run up huge bills you can never pay.

Deut 28:12 God will open to you his wonderful treasury of rain in the heavens, to give you fine crops every season. He will bless everything you do; and you shall lend to many nations, but shall not borrow from them.

Prov 22:26 Unless you have the extra cash on hand, don't countersign a note. Why risk everything you own? They'll even take your bed!

UNCERTAIN about my finances

KNOW WELL my financial condition

Prov 27:23 (TLB) Riches can disappear fast. And the king's crown doesn't stay in his family forever-so watch your business interests closely. Know the state of your flocks and your herds.

Hag 1:5-7 This is what the LORD Almighty says: "Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it." This is what the LORD Almighty says: "Give careful thought to your ways."

Keep finances current.

Christians need always to manage their finances on a current basis and make no provision to borrow money beyond their ability to repay.

Uphold Christian witness.

Consider every decision -- including financial decisions -- on the basis of its effect on the work and reputation of Christ.

GOD WILL SUPPLY ABOVE AND BEYOND

Ephesians 3

20 Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us,

21 to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen."

GOD TAKES CARE OF HIS OWN

Ephesians 2:10,

"You are God's workmanship who has been created to do good works that God has prepared in advance."

You have been formed with a purpose.

FINAL CONSIDERATIONS

INTERNET COMPANIES PROVIDING RELIEF

- www.fcc.gov/keep-americans-connected#pledges
- Free Financial Planning:
www.xyplanningnetwork.com

TAKE ADVANTAGE OF ANY RELIEF YOU QUALIFY FOR

Evaluate what your other options are right now. What are your options that are available to you to free up cash without penalty, without harming your credit score, without having any late fees applied that can get redirected elsewhere?

DON'T JUST THINK ABOUT YOURSELF

**EMERGENCY SAVINGS FUNDS
SHOULD BE BIGGER**

CALCULATE YOUR BARE ESSENTIALS BUDGET

“Doomsday Budget” — reserved the big shake-up

KNOW YOUR RIGHTS

Know what exists in your local community that can be of help to you and your church members.

Whether it is food assistance, making sure that you don't get evicted – particularly if they are renters.

Educating yourself based on your current rights based on the City and State.

BE PROACTIVE

This is not a time that you want to wait until after a missed payment, you want to be proactive. You want to reach out to your lenders, your creditors, your bank, and have conversations before a missed payment happens, especially if you have a really strong history.

LEVERAGE YOUR RESOURCES

Reach out to any networks.

I also recently learned of a site called Aunt Bertha (auntbertha.com). It helps offer assistance in your area.

Search for **free or reduced cost** services like medical care, food, job training, and more.

Zip

 Search

3,831,989 people use it (and growing daily)

By continuing, you agree to the [Terms](#) & [Privacy](#) .

FINALLY

The first thing is to focus on what is truly important at this moment...

We don't know how long this is going to last.



**GOD'S
SOVEREIGNTY**

YESTERDAY • TODAY • FOREVER

Psalms 24:1 (KJV)