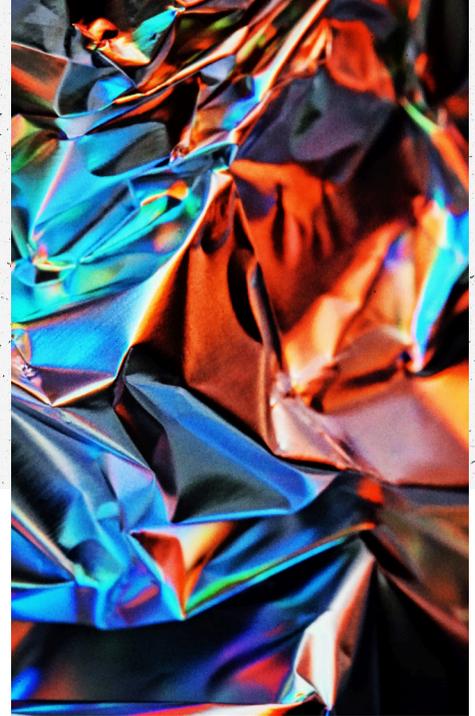


20 WAYS TO STOP THE SHAKING IN AN ECONOMIC EARTHQUAKE



01 SEEK ADVICE FROM THE RIGHT PEOPLE.

[PROVERBS 11:14, PROVERBS 15:22](#)

Get advice from those who have successfully navigated a financial crisis by managing their money wisely. Find out what worked for them and avoid potential pitfalls.

02 DON'T PANIC OR MAKE IMPULSIVE DECISIONS.

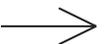
[PROVERBS 12:15, PROVERBS 19:20-21](#)

Perhaps the worst thing you can do in a crisis is to make a decision in the midst of emotion and turmoil. Slow down and seek counsel from spiritually mature people whom you trust.

03 CREATE AND LIVE ON A BUDGET.

[PROVERBS 24:27, LUKE 14:28](#)

When you have experienced reduced income--or nothing coming in at all--it is important to account for every dollar you spend. You can create a crisis budget using the template from Crown Financial found [here](#) or use free budgeting apps such as [EveryDollar Basic](#) or [Mint](#).



04 PRIORITIZE YOUR SPENDING.

[1 TIMOTHY 5:8](#)

Put your family first and start with the “four walls” essentials: food, utilities, shelter, and transportation. After that, prioritize your expenses from most important (such as medical or insurance) to least important (unsecured debt such as credit cards) and pay them in that order.

05 REDUCE EXPENSES AND BE CONTENT WITH LESS.

[1 TIMOTHY 6:8](#), [HEBREWS 13:5](#)

The Bible teaches us to be content when our basic needs are met. However, we live in a culture of consumption that tells us our “wants” are really “needs.” Make the tough choices and cut or defer unnecessary expenses. Some tips can be found [here](#), [here](#), and [here](#). Many lenders and companies are willing to work with you during this crisis and defer payment or offer hardship assistance.

06 INCREASE INCOME.

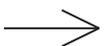
[2 THESSALONIANS 3:10](#), [1 CORINTHIANS 10:31](#)

Look for temporary employment with essential businesses (grocery stores, drug stores, cleaning, food delivery, package delivery, etc.) or be creative (selling items of value on Facebook Marketplace or Craigslist). Explore all benefits available to you such as unemployment or stimulus money. Don't let pride be a barrier.

07 BUILD AN EMERGENCY FUND.

[PROVERBS 10:4-5](#), [PROVERBS 21:20](#), [1 CORINTHIANS 16:2](#)

Look to set aside money to be used in the event of an emergency. If you currently have nothing saved, start with the goal of setting aside a thousand dollars for only this purpose. If you already have that much, make the goal 3 months of your income if the worst happens. If you're working, reduce your expenses to build up your savings. If you're not getting an income, look at #6.



08 BE GENEROUS AND SERVE OTHERS.

[LUKE 12:16-21](#), [2 CORINTHIANS 8:2-3](#), [GALATIANS 6:9](#)

God's economy is often opposite of our world's economy. For example, being outwardly focused on helping and serving others in a time of crisis brings us joy while hoarding does not. Crown Financial has a list of ideas on how to give more of your time, talent, and treasure [here](#).

09

AVOID DEBT.

[PROVERBS 22:7](#), [DEUTERONOMY 28:43-45](#)

While the Bible never calls debt a sin; it discourages and equates it with being in bondage. It describes the borrower as a slave to the lender while God wants us to live free, serving only Him. Going into debt during a crisis by using credit cards or loans is done because it is often the easiest path to get money. However, it is short-sighted and creates a larger obstacle which will likely harm you long after the crisis is over.

10

GET MOVING AND GROW.

[1 CORINTHIANS 3:18](#)

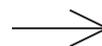
Studies show that keeping yourself mentally, spiritually, and physically engaged during a stressful time improves your outlook and emotional response. Exercise, establish healthy routines, and stay connected with people. Replace mindless activities such as Netflix and social media with developmental ones such as Dave Ramsey's [Financial Peace University](#) (free for the first 14-days), or do a Bible study by looking up all scripture references in this article.

11

HELP OTHERS. ASK FOR HELP.

[MATTHEW 5:42](#), [ACTS 20:35](#), [GALATIANS 6:2](#), [HEBREWS 13:16](#)

It all belongs to God, so if you have extra, help others. If you are hurting, it is okay to ask for help. Reach out to the church for guidance in tough times or for opportunities to serve when your needs are met. If you currently have an urgent need, go to www.211.org or dial 2-1-1 to find out about local resources that could meet your need.



12

BE “ONE” WITH YOUR SPOUSE.

[GENESIS 2:24, EPHESIANS 5:28-33, MARK 10:8](#)

Financial struggles and stress are an unhealthy combination for even the best marriages. Recognize that your marriage is more important than any crisis and “lock arms” by loving and caring for each other, putting the other’s needs ahead of your own, and making thoughtful decisions together.

13

INVOLVE YOUR CHILDREN.

[PROVERBS 22:6](#)

Teach your children, at an age-appropriate level, about wise financial practices that you are adopting and what activities you will do as a family during this time, e.g. sacrifice, no-cost family time, serving others, etc.

14

BE HONEST AND HUMBLE IN DEALING WITH CREDITORS.

[PROVERBS 3:27-28, 1 PETER 5:6](#)

It is always the right time to do the right thing. Do not avoid creditors but call them and be honest about your situation. They will usually work with you to repay gradually as you get back on your feet.

15

TRUST IN GOD’S PROMISES.

[PSALM 28:7, PROVERBS 3:5-6, ROMANS 15:13, HEBREWS 13:8](#)

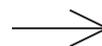
John Piper once said, “You must cultivate and preserve a confidence in God when you are not in a crisis. If you wait until a crisis comes, then you won’t have the resources or the depth necessary to maintain your faith well.” Focus on placing your confidence in God every single day.

16

THANK GOD IN THE STORM.

[PSALM 9:9, PSALM 22:3, PSALM 59:16, PSALM 107:13](#)

It’s easy to give credit to God when things are going well. Choosing to honor God through a crisis can be a challenge but the truth is that God is also present in our pain, our suffering, and our times of darkness. Praising God gets our focus off ourselves and back onto God. It also invites His presence as He dwells close to us when we acknowledge Him.



17 ACKNOWLEDGE GOD'S CONTROL.

[JOB 42:2, LUKE 8:25, MATTHEW 10:29](#)

Nature is not sovereign. Satan is not sovereign. Man is not sovereign. A virus is not sovereign. God rules them all and only He is sovereign. Knowing this truth, we can say what Job said, *"I know that you can do all things, and that no purpose of yours can be thwarted."*

18 FOCUS ON THE ETERNAL, NOT THE TEMPORARY.

[JOHN 6:27, JOHN 16:25-33, COLOSSIANS 3:1-2](#)

When you are focused on the eternal, you are focused on the unchanging character of God. You are storing up treasures in Heaven. Everything else is fleeting and fails. For some of us, this means limiting our exposure to social media and TV (which increases anxiety and worry) and increasing our time meditating on the truths found in the Bible.

19 PRAY.

[PSALM 65:2, PSALM 66:19, ROMANS 12:12, HEBREWS 13:21](#)

If Jesus relied on prayer, how much more should we? Prayer not only draws us closer to God; it connects us with God's purpose and power, and it equips us to face every circumstance with God's peace. Ask Him for something specific to help you with your finances right now.

20 FIND REST IN JESUS.

[PSALM 23:1-2, JOHN 10:27](#)

Even though it may feel like it now, peace isn't found by having a bulging wallet or a big bank account. Easy come, easy go! What never leaves is a relationship of love with the One who called himself "The Way" and who leads us to the places of peace despite our circumstances.



FIND YOUR STABILITY IN JESUS, AND YOU WILL NEVER BE TRULY SHAKEN WHEN THE AFTERSHOCKS COME!