

Of course, Jesus isn't saying that we shouldn't plan for our future; He is telling us that we shouldn't let worry about things that haven't happened — and may never happen — ruin our lives.

Give thanks for . . . your family, your health, the weather, electricity, running water, clean air, your pets, your abilities, your friends, your work, the beauty of nature, your church, your faith, the love of God.

The Gift of Giving

The last thing any one of us wants to do when we feel threatened financially is take any action that depletes our meager store. But we need to remember that as we give to others, so God gives to us.

“Give, and it will be given to you; good measure, pressed down, shaken together, running over, will be put into your lap. For the measure you give will be the measure you get back.” — Lk. 6:38

So when you feel like clutching what you have, do the opposite — let go. Open your arms and say, “I believe and I trust.” Give something away. Leave a slightly larger tip than usual. Share some of what you have with those in greater need. Of course, you need to be a prudent steward of your resources, but we all have something we can give — our time, our talent, or just a smile and a helping hand.



BRAND X PICTURES

Ask . . . and Believe

Finally, Jesus told us: “Ask and it will be given you; seek, and you will find; knock and it will be opened to you.” — Mt. 7:7-11

Remember, if you are in a difficult financial situation, ask God for help. Ask Him to help you find a source of income, a way to pay your bills, a means to provide for your family. Ask . . . and then look confidently for his answer. After all, He has promised to be with us always, even unto the end of the ages.

A Prayer for Difficult Financial Times

Ship of Life

Steer the ship of my life, Lord, to your quiet harbor, where I can be safe from the storms of sin and conflict. Show me the course I should take. Renew in me the gift of discernment, so that I can see the right direction in which I should go. And give me the strength and the courage to choose the right course, even when the sea is rough and the waves are high, knowing that through enduring hardship and danger in your name we shall find comfort and peace. Amen.

— St. Basil The Great, c. 330-379



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For Further Reading

Books
Lenahan, Phil. *7 Steps to Becoming Financially Free: A Catholic Guide to Managing Your Money (and Workbook)*. Our Sunday Visitor, 2006.
———. *Catholic Parent Know-How: Dollars and Sense*. Our Sunday Visitor, 2006.
Zech, Charles E., Ph.D. *Best Practices in Parish Stewardship*. Our Sunday Visitor, 2008.

Our Sunday Visitor Pamphlets
Abundance Through Stewardship
What Catholics Believe About: Stewardship
What Catholics Do: Stewardship

Internet
International Catholic Stewardship Council (ICSC) Web site: www.catholicstewardship.org
Economic Justice for All. United States Catholic Conference of Bishops: <http://www.usccb.org/sdwp/international/EconomicJusticeforAll.pdf>

For additional Catholic resources or to order bulk copies of this pamphlet contact:

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LIVING ABUNDANTLY in Difficult Financial Times



“Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there will your heart be also.” — Mt. 6:19-21



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It doesn't take a degree in economics to know that we are in the midst of difficult financial times. We can't help but feel a little surge of alarm when all the pundits and experts are saying that our economic system is failing. Reading headlines that scream bad news, we are naturally inclined to shrink back, retreat, withdraw, and clutch what we have. We worry about our savings, our jobs, our future. Our first question is, "What will happen to me?"

As we look for ways to survive these challenging times, we need to remember that, as Christians, we are called to be witnesses of the goodness of God in our lives. No matter how frightening the nightly business report nor how difficult the situation, money is not the most important part of our lives — God's grace is.

So, how can we live abundantly even in these difficult times?



THE GRANGER COLLECTION, NEW YORK

Redefine Abundance

What does "abundant living" mean to you? Buying a new car every year? Wearing the latest fashions? Taking expensive vacations to exotic locations? Those things are nice, but they aren't real abundance. Real abundance isn't having all you *want*, but having all you *need* to fulfill God's will in your life. That's why the saints, in the midst of material deprivation and suffering, could call themselves richly blessed. They understood that real abundance is measured by intangibles: love, caring, sharing, self-worth, happiness and hope. God's true abundance will not be stinted — even in the middle of a financial crunch.

One way to stop the fear is to post St. Paul's words in Philippians 4:6-7 near your computer, your checkbook, or where you pay your bills:

"Have no anxiety about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which passes all understanding, will keep your hearts and your minds in Christ Jesus."

Read it often and allow yourself to believe God's promise.



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Responsible Stewardship

One of the reasons we have gotten into a financial crisis is because of irresponsible stewardship. Dan Conway, President and CEO of Mission Advancement Services for O'Meara, Ferguson, Whelan, and Conway, Inc., recently wrote:

"Today's financial crisis is the result of poor stewardship — by banks and other financial institutions, by regulatory agencies and by governmental officials charged with the responsibility to serve and protect our nation and its institutions. Greed, partisan politics and media hype do not promote good citizenship or good stewardship."

Most of us aren't in a position to manage banks or hedge funds, but we still have a responsibility to be wise stewards. While we may have been encouraged to live beyond our means with easy credit, God's plan is for us to use what we have wisely and prudently.

Phil Lenahan, president of Veritas Financial Ministries and author of *7 Steps to Becoming Financially Free*, offers five suggestions to help you live within your means:

1. Have a plan.

Have a spending plan and stick with it. Track your spending for thirty days, and then look for creative ways to reduce expenses, such as carpooling or riding a bike to work, monitoring cell phone usage, and packing lunches instead of eating out. Most of us would be shocked at how much money we spend on things like lattes, fast food, and spur-of-the moment entertainment. Cutting out the "small splurges" can add up to big savings without a feeling of deprivation.



2. Pay cash.

Studies show that people spend more when they use a credit card than when they pay cash. You don't have to carry your money in an envelope. Using a debit card or paying your credit card balance in full each month amounts to the same thing. Another good idea is to wait twenty-four hours before making an impulse purchase. More times than not, the desire to buy will pass.



3. Watch the groceries.

Prepare more of your own food. Purchase in bulk. Shop at farmers' markets and eat seasonal fruits and vegetables instead of expensive imported items.



4. Buy used and then reuse.

Not everything has to be new. "Gently used" home furnishings, textbooks, clothing, and automobiles can often be found at a fraction of the new price. Recycling and reusing can save a bundle on things like storage bags and containers.



5. Keep a price list.

Comparison shopping is a key to managing your spending. A price list provides a simple way to accomplish this by keeping a record of your regular purchases and tracking their cost per unit. That way you can know for sure if you really are saving money on that so-called "big sale."

