

# RTM

reaching/teaching/ministering curriculum

## January 25, 2009 A Game Plan for Financial Distress 2 Kings 4:1-7

### MINISTERING HELPS

#### Group Prayer

Before you pray, remind folks that connected to each of the requests are family members and friends who are also being impacted. Include them in your prayers and encourage group members to reach out to them as well with a card, word of encouragement or by meeting a need.

#### Stay Connected

Who is absent today? Make an assignment of each name to group members to check on them. Let them know they were missed and see if there are any ministry needs you can pray for or minister to.

Make sure that every member knows about the ONE MONTH TO LIVE emphasis that we will begin as a church next Sunday.

### REACHING HELPS

The Super Bowl is scheduled for February 1, 2009. Through the years, many classes have used this for a class party, enjoying the time of fellowship with those they know. Occasionally classes will actually invite NON-members to come and use the party as an OUTREACH event.

Challenge your class to make this year's party an OUTREACH event by...

- 1) Making it just as much a priority to invite unchurched friends as we do members and associate members.
- 2) Taking 15 minutes at halftime for a member or two to share their testimony of how they became a believer in Jesus and/or how they got connected to your BFG.

We have had years past where people came to know Christ because of our Super Bowl parties... could this year be one of those years?

### TEACHING HELPS

Today, Pastor Chad finishes our sermon series called THE ROAD TO FINANCIAL PEACE.

Debt is a destructive trap that can ruin individuals and families alike. No one means to end up in financial distress but many today are finding themselves there and many times debt is a major cause.

Today's lesson shows us a game plan for dealing with financial distress. If we will turn to God in the midst of our troubles, He will help us to overcome the past and move confidently into the days to come.



## A Game Plan for Financial Distress ... 2 Kings 4:1-7

If you are continually strapped financially and are sick and tired of it, God has help for you. Many today live on borrowed time and borrowed money. The Bible does not teach, as some propose, that all debt is wicked and sinful. However, it does teach the undesirability of debt. Debt should be a last resort. God may occasionally allow it in order to teach us discipline. However, He never meant it to be a way of life.

Americans are a covetous people who always want more and more stuff. Influenced by a multitude of advertisements, they think they must have the latest, the best; and it must be state of the art. This leads them into financial disaster and keeps them from using their God-given funds to do the work of God.

If you are looking for answers to your financial problems, there are principles in the Bible that can help you. However, you must be serious in their application and obedient to the Lord in these matters.<sup>1</sup>

Today, we will look at how God miraculously provided for a widow in need with the help of Elisha. Elisha focused on ministering to individuals throughout his prophetic ministry. Our previous lesson on "Coping with Crisis" shared that he ministered as a prophet for about 50 years in Israel during the times of the Kings. His purpose was to change the hearts of the people from serving Baal to serve the Living God. Within 2 Kings 4-8 Elisha performed miracles to establish his credibility as the one who followed Elijah, as well as turn individuals towards the Living God. He was calm and collected, basing his work on the faithfulness of Jehovah. Elisha showed those who were faithful to God the faithfulness of God.

### Teaching Points

#### Introduction...

Today's lesson has the potential to make folks really uncomfortable, but also has the potential to change someone's life. Start the class by relating the following and maybe it will make folks a little more open to hearing and receiving today's lesson...

In Paul's ministry, he had to share some things to the Corinthians that made them really uncomfortable. Here is what he said to them after the fact...

<sup>8</sup> Even if I caused you sorrow by my letter, I do not regret it. Though I did regret it--I see that my letter hurt you, but only for a little while--

<sup>9</sup> yet now I am happy, not because you were made sorry, but because your sorrow led you to repentance. For you became sorrowful as God intended and so were not harmed in any way by us.

<sup>10</sup> Godly sorrow brings repentance that leads to salvation and leaves no regret, but worldly sorrow brings death.

<sup>11</sup> See what this godly sorrow has produced in you: what earnestness, what eagerness to clear yourselves, what indignation, what alarm, what longing, what concern, what readiness to see justice done. At every point you have proved yourselves to be innocent in this matter.

**2 Corinthians 7:8-11 (NIV)**

When is it good to hurt someone?

What is important to remember as you share something that might hurt someone?

Why are some folks so sensitive when we talk about money and debt at church?

<sup>1</sup> [http://www.learnthebible.org/debt\\_free.htm](http://www.learnthebible.org/debt_free.htm)

## 1. Turn to God in Financial Distress ... (v.1)

*The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves."*

The faithful in God turn to God in financial distress. The location of where this miracle occurred is not revealed in the text, but most likely it happened in one of the cities that Elisha frequently passed through such as Bethel, Gilgal, or Jericho. As Elisha went about his duties, a woman confronted him and pled for his assistance. Her husband had given his life to serve God in a company of prophets. This would have been a small band of prophets who were called by God to assist Elisha with his ministry. The prophet, the woman's husband had died and his debt collectors came to reclaim the debt owed them. She, being a woman, and not having any source of income with two boys, was unable to pay them. The debt collectors threatened to take her boys and sell them into slavery as payment for the debts of the family.

The widow, not having any means to save herself, turned to her only hope of provision, God. The widow in need approached the only person she knew who could help, Elisha. He was her only direct connection to God as he was the "bishop" of prophets. Her faith was obviously influenced by her husband's faith. Her appeal to Elisha was based on the faithfulness of her husband to God and to him. The women had no other acceptable options. She was unwilling to allow her boys to be sold into slavery (which was very common during this time). The widow had done nothing wrong to deserve this treatment. God was going to have to provide for a good person in a bad situation.

## 2. Obedience and Faith in Financial Distress ... (v2-6)

<sup>2</sup> *Elisha replied to her, "How can I help you? Tell me, what do you have in your house?" "Your servant has nothing there at all," she said, "except a little oil."* <sup>3</sup> *Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few."* <sup>4</sup> *Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."* <sup>5</sup> *She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring.* <sup>6</sup> *When all the jars were full, she said to her son, "Bring me another one." But he replied, "There is not a jar left." Then the oil stopped flowing.*

Upon hearing the need, Elisha was willing to be instrumental in meeting the need. He asked the women, "what do you have in your house?" Her response was "nothing," other than a little oil which would have been used for fuel and cooking. Her answer reflected her view of the worth of the oil. In her mind, the little oil that she had was not enough to alleviate the pressures of debt. Little did she know how God would provide?

### 1. Turn to God in Financial Distress (v1)

1. Read the passage, v 1-7
2. Set the context of the story, reminding your group who Elisha was. Remind folks that the days of Elisha were not days of plenty for the people of his day. Most of them lived from day to day, the men were able to do the work, and women were not encouraged to be the money makers.
3. Why was the woman in crisis? Who was this woman and what was her dead husband known for?
4. Jesus told a story of two people who built houses in Matthew 7:24-27. One was a person of faith, the other not. The one thing they had in common was that the rain came and the winds blew. Tough times come to believers just like unbelievers. Sometimes God allows this to test us and see who we will run to for help. Who did this woman run to? Who did Elisha represent?

How does God typically provide for a need? A Biblical theology of provision reveals that God provides with that which He has already provided or He provides through an outrageous extravagance of His grace. What does that mean? Simply, God seems to use the resources readily available to meet the needs of the needy, or one day you wake up and there is manna on the ground. In this situation, God provided miraculously with existing resources. He choose to not perform/create a world-twisting event (he does and he has), but he used the resources and the people next to the need to fulfill the need. Other examples of this are seen in 2 Kings 4:42-44; 1 Kings 17; Matthew 14:15; 15:32-39, and more. God has a history of providing through existing resources in miraculous amounts. On the reverse side, God has a history of using the “wealth” of others to be instrumental in His sovereign acts.

Elisha instructed the woman to find as many pots as she could and pour the remaining oil into the jars. This woman was not stupid. She understood what needed to take place for her little bit of oil to fill the many jars she was to collect. Yet, her faith was great and she obeyed. She and the boys went from neighbor to neighbor asking for every spare jar they had. They went into their house, shut the door, and began distributing the little oil they had left into the jars they had collected, just as Elisha had instructed. As each jar was filled, another took its place under the oil running from the existing remains of oil she had until all the jars were full. Miraculous! God had provided a resource that was previously available but not in a quantity that was equitable.

God blesses those who are obedient. Obedience in distress is the first step in the right direction. Whether the circumstances leading to the stress are right, wrong, or indifferent, obedience to God’s Word and calling are the only ways to finding the best solution. The widow understood that the best solution to her need, although it may not have made sense, was to obey Elisha’s instructions. There have been several times throughout my life when obedience did not make sense. The reason being, I was ignorant to the result that obedience would bring. When the problem becomes bigger than life, often we can forget about the simple things God asks us to do. Worse yet, we justify wrong behavior because of the situation.

The answer to any distress is obedience. David’s relationship with Saul, Esther’s approaching the King, Nehemiah rebuilding the walls, and even Jesus Christ’s burden of the cross show us that in difficult times the best solution will come when we simply obey. The widow in this story exemplifies this truth.

## 2. Obedience and Faith in Financial Distress (v2-6)

1. The bible says that Elisha responded to her. Since he represented God to the people, what does that tell us about God in situations where we are willing to run to him for help?

2. What did Elisha ask first, after the part about “can I help you?” (What she had in her house) First she said she had nothing... then she said she had a little oil. Many times when we come to God, we want him to say the magic words and for it to magically disappear. But usually God goes at us like he did with this lady. What do you think the lady was thinking when she said that all she had was a little oil? Do you think she thought that was going to do anything to help? Yet she was willing to offer the little she had into the hands of almighty God.

How might this correlate to people who come to God with financial problems today?

3. What did God tell her to do? Did it take effort on the woman’s part? Did it make sense from a human perspective? God started with what they had to offer and multiplied it. How might this correlate to people who come to God with financial problems today?

What if they had a special jar that was something they didn’t want to give up, and they had not brought it into the room? It would have kept them from all God wanted them to receive! Their deliverance would have been decreased. How might this correlate to people who come to God with financial problems today?

What impact do you think this had on her sons? God wanted them to be in on this amazing deliverance. How might this correlate to people who come to God with financial problems today?

Faith in distress provides for the stress. How much faith did the widow have? Well, she had enough to ask her neighbors for jars to fill. She had enough faith to ask for several if not many jars. She had enough faith to take the oil she had and begin pouring it into the jars. ***She had enough faith to obey.*** How much faith does it take for God to work a “miracle” in the time of distress? Simply, enough faith to obey. The widow is a prime example of the relationship between faith and obedience. They both work hand-in-hand throughout life’s journeys, but sometimes one must be used as a crutch to “have enough” of the other to get by. The faith we need in distress is often not in the outrageous or unusual. It is faith that your next moment will be spent in obedience to the heavenly Father. The issue for the woman was not, did she have enough faith that God would provide, it was, will she obey when God speaks.

The widow obeyed and as she filled jar after jar the oil continued to run. So much oil ran from that bottomless, little, tiny, portion she had begun with that every jar she had collected was full. Then and only then did the oil stop running.

### **3. Freedom from Financial Distress ... (v. 7)**

*<sup>7</sup> She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left."*

Because of the woman’s faith and obedience, God showed His faithfulness to her and delivered her from her debt. Upon filling every jar she collected, she went to see Elisha, the man of God, for her next step. Elisha told her to sell the oil, pay off the debt, and keep the rest to live on. God in His mercy did not only meet the temporal need of the widow, but He also met her extended need. The woman was able to keep her sons, pay the debt, and provide for her boys until they could provide for her. That is the kind of God I want!! I want to serve a God who can look beyond my view of my needs and fulfill the need based upon what’s truly best. This is the God of the Bible.

God’s provision is always the best provision. In every instance in scripture when men made their own way to fulfill the promises of God, heartache, hurt, and trouble arose. Look at the patriarchs of Israel, Abraham, Isaac, and Jacob and how some of their choices to take God’s promises into their own hands are still affecting the world today. God does not need our help, He needs/desires our obedience. This widow is a great reminder of what God can accomplish through a person in need who is willing by faith, to obey.

### **3. Freedom from financial distress (v7)**

1. As soon as God did the amazing thing, the woman ran to Elisha, who represented God. How is this like the story of Jesus and the lepers in Luke 17:11-19?
2. Not only did God take care of her problem, He put her on a secure financial path for her future. How might this correlate to people who come to God with financial problems today?

### **Applications...**

1. This story is not a blanket promise that God will fix every financial problem we get into. It is an example of how God can provide during financial difficulties in life. It allows the reader to understand that the one true Living God is the provider for those who are faithful to Him.
2. Bad things happen to good people. The response is not to wallow in self pity or make a way to escape it. The response is to continue in obedient faith to the One who has called. Remember 1 Thes. 5:24 “faithful is He who calls you, who also will do it.”
3. God desires obedience in what He says we need to do. Take a look at the 15 Principles of Money Management that are on the following pages. Run a copy off for all your members to show them 15 things that God has already said to us about this. Are we willing to obey?
4. Most importantly, run to God in times of financial distress. Only He can take you to the place of financial freedom and contentment.

## ***Fifteen Principles of Money Management***

1. ***Give to God First.*** You must give to God and He must get the firstfruits of your labors—not the leftovers. Proverbs 3:9 tells us, “Honour the LORD with thy substance, and with the firstfruits of all thine increase.” Do not expect God to help you if you refuse to bless Him with a portion of your income. Honoring God with our wealth starts with the tithe (Malachi 3:10, Luke 11:42).
2. ***Be Content With What You Have.*** Do you have enough to eat and clothes to wear? Then be content with what you have. Lack of contentment is a sin. It is also the greatest cause of unnecessary debt. If it is your sin, then confess it to the Lord and let Him help you change your greedy ways. Meditate on scriptures such as:
  - ❑ 1 Timothy 6:6 “But godliness with contentment is great gain. 7 For we brought nothing into this world, and it is certain we can carry nothing out. 8 And having food and raiment let us be therewith content.”
3. ***Budget Your Income.*** I am not advocating any particular budgeting program. But all budgeting plans are not complicated. There are very simple ways to budget if you have never done it before. Budgeting is nothing more than the careful use of your resources. It means knowing how much is coming in and how much is going out. And it means knowing where it is going. You are to work hard to know the condition of your resources. Consider this verse.
  - ❑ Proverbs 27:23 “Be thou diligent to know the state of thy flocks, and look well to thy herds.”
  - ❑ You are a steward of the resources God provides you. A steward cares for that which belongs to another and must be ready to give an account for his stewardship. Are you able to give an account for your use of the money God has given you?
  - ❑ 1 Corinthians 4:1 “Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. 2 Moreover it is required in stewards, that a man be found faithful.”
4. ***Stop Going Into Debt.*** This one point is the key to getting out of debt. Stop charging on your account. Get rid of the credit cards if you cannot control them. Even credit cards have to be paid off slightly faster than the interest mounts up. So if you cease to borrow, you will one day cease to owe. Yes, it takes discipline and it takes a plan. I cannot guarantee you that no medical emergency or similar catastrophe might ruin your plans. But God is in charge of these things and can be trusted with your life. However, the alternative is the slavery of debt. In the Bible, debt is a negative that should be avoided if possible. Notice what God says.
  - ❑ Proverbs 22:7 “The rich ruleth over the poor, and the borrower is servant to the lender.”
  - ❑ Romans 13:8 “Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.”
5. ***Create an Emergency Fund.*** I could never get out of debt until I created a fund for minor emergencies. Some people establish savings accounts. Others incorporate these into complex budgets. It does not matter which method you use. But begin to put aside for the things that break. Start with a small amount but make it regular. Put that portion aside each paycheck. I have found that \$200-\$300 in my emergency fund can often keep me from greater expenses.
  - ❑ For instance, if your refrigerator stops working and you have no money at all, what do you do? Most people pull out their credit card, go to Sears and buy a new one—and feel fully justified in their debt. But the debt is not just the new refrigerator. You wanted to make sure it did not break for a while, so you got a good one...right? And now you will have to pay for all the interest in addition to the basic cost. You may end up paying \$1,500.00 to \$2,000.00 for that one appliance.
  - ❑ But what if you had \$250.00 in your emergency fund? Now you have other options you did not when you were broke. You could check into getting the old one repaired. Or, you might find a good used one you could buy. I know. You try to justify the new one. It has a warrantee. It will last for 20 years (good luck). But the \$250 can get you a refrigerator. Consider the advantages. There is no interest to pay. There are no future payments to make. And, if it breaks, you still are not in any worse shape than you were. It is only our desire for things that makes us want the new one. Search your own heart and consider the teaching of the Bible.
    - Proverbs 30:24 “There be four things which are little upon the earth, but they are exceeding wise: 25 The ants are a people not strong, yet they prepare their meat in the summer.”
    - God calls the ants wise because they prepare their meat in the summer. Why can't we show a little of the same wisdom?
6. ***Decrease Expenses.*** I can already tell you...you think this is impossible for you. You have already cut to the bone and nothing else can be cut. 99% of the time, you will be wrong.
  - ❑ There are some basic principles of personal finance that you must understand. They are so simple that you think you already know them. But, in most cases, people in trouble act as if they do not exist.

- If you spend more than your income, you are going into debt.
- If you continually spend more than your income, you are heading for disaster.
- There are only two ways fix this problem:
  1. Increase your income
  2. Decrease your outgo
- We want a magical solution to our debt problems just as we want a magical solution to our weight problems. There is only one way to lose weight...by consuming fewer calories than we burn up. But we always want an easier plan. But, in order to be magical, a program has to be complex. After all, if we can understand it, it must not have the magic. O, yes, we can play tricks on our bodies. Through drugs or imbalanced diets, we can trick it into not consuming the calories we put in our mouths. But there are dangers in these approaches.
- With our finances we want the same magic. But in the long run, there is only one way—to spend less than your income. This brings us back to the point of this section: you need to seriously look at your expenses to see what can be cut back. I am convinced that one dollar saved is equivalent to increasing your income by two dollars. A portion of the extra income should be given to the Lord and the government will surely get its part. Enough extra dollars will raise you into a higher tax bracket (America) and often brings extra expenses. And, finally, extra income usually gets spent...I have an extra \$100 a month so I can get that car I always wanted. Extra income almost never gets people out of debt. That comes by reducing spending.
- Interest on debt is probably the greatest waster of your money. So, by refusing new debt, you will begin to reduce your expenses. But there are other areas to consider. Look at the following questions:
  - Check your repetitive expenses like phone extras, cable TV, health club, etc. Do you really need them?
  - How much are you spending on pets? Could you give them to a friend?
  - How much do you really spend on your hobbies? Don't guess. Add it up. What could you cut?
  - What do you spend on eating out?
  - What do you spend on entertainment? Sports?
  - How much do you spend on vacation? Is it really necessary? Could you stay at home and take short trips in your surrounding area this year? Could you go to state parks instead of expensive amusement parks?
  - Could you drive a cheaper car, live in a smaller house, eat more beans and potatoes, buy fewer pre-prepared foods?
- I hear your protests. That only demonstrates the problem. You are not unable to decrease your expenses. You are unwilling. If you are out of debt, then God allows certain extras. But if you are deeply in debt, something has to give.
  - Romans 13:8 "Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law."

## **7. Learn to Judge Real Value and Costs.**

- 1Corinthians 2:15 "But he that is spiritual judgeth all things, yet he himself is judged of no man."
- Part of wisdom is learning how to discern. The world will sell you on something being 50% off. Wisdom will teach you that you can save the entire 100% if you do not purchase it at all. Ask God to give you wisdom in financial matters (see James 1:5). The person selling you something is not looking out for you but for himself. Learn to judge bargains and deals for what they really are.
  - The extended warranties that are offered with about everything you buy now are a good case-in-point. Have you ever wondered why these warranties are pushed so much with about everything you purchase? Is it because they are such a good bargain for the consumer?
    - No! They sell these to you because they provide such good profit for the company. On the whole, people gain much less from these warranties than they spend. You can absorb an occasional failure of an appliance for much less than it costs to have warranties on everything.
  - Another waste of money is interest—especially the level of interest most people pay on credit cards. You might be surprised at how much money a month you might have for other things if you had not dug yourself into so much debt. Do the research and find out. Dollars spent on interest are thrown away.
    - What if you find a *thingamajig* that you would like to have at 40% off and put it on your credit card and pay it off at minimum payment? If it normally cost \$100.00, you got it for a bargain at \$60.00, right? Wrong! The interest on your credit card will probably double the initial cost of the item so you will probably pay about \$120.00 for it.
    - Would you run down to a sale where the newspaper ad says that everything in the store is marked up 20%? Of course not. But when you put an item on credit, you might as well be doing the same thing.



❑ Sometimes we do not see alternatives because we have already decided that they will not work. Remember, the thing you are sure you cannot do might not be all that bad. Check your heart and make sure that you are not rebellious. You may be blinded to God's will by your own stubborn heart.

15. **Give to Others in Need.** In times of financial troubles, we tend to get selfish and see our needs only. But this is a time when you especially need to be sensitive to the needs of others. That helping hand may be in the form of work or encouragement. You do not have to have money to care for the needs of others. But that is one of the best ways to assure God's concern for your needs.

❑ "There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat: and he that watereth shall be watered also himself." – Proverbs 11:24

❑ "He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again." – Proverbs 19:17

These precepts are not meant to be a detailed program of personal finance. Rather, they are given for the purpose of general direction. In most cases, financial stability requires nothing more than the faithful practice of biblical principles. **First**, you must know these biblical precepts (as given briefly above). **Second**, you must discipline yourself to practice them. This requires you to submit to the will of God in your life. **Third**, you must faithfully practice them with patience until God blesses.<sup>2</sup>

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<sup>2</sup> Money Management by Bible Precepts; by: David F. Reagan