



# THE LORD'S FLOCK GROWTH DIGEST

## PASTORAL GROWTH SERIES

### Financial Woes

Sis. Techie Rodriguez, Elder-Founder

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Usually, financial problems are symptoms of other problems. Whenever we lack money, we immediately think about ways to look for money, e.g., borrowing, asking from family/relatives, etc. But, many times, borrowing is the wrong solution (Prov. 18:13). Before we jump into actions, we should first have a thorough investigation in order to determine the cause/s of our financial woes, and eventually our trust in God may be the viable solution.

#### 1. What are some causes of Financial Woes:

##### 1.1 Uncontrollable circumstances

- Time and chance: these two factors play an important role in our success and failure. Someone up there knows the past, present, future and controls the time. "There is a time and a season for everything" (Ecc. 3:1). Sometimes, there are chances ahead of us. Let us not be slack or lazy. Let us not waste the opportunities that the Lord gives us; and let us consult Him about our financial plans (Prov. 16:3).
- Be content with what we have. "I know how to get along with humble means, and I also know how to live in prosperity (Phil 4:12).

##### 1.2 Unforeseen circumstances

- Circumstances can often breach our best efforts to anticipate and prepare for disaster (Ecc 9:11). Therefore, let us be prepared for eventualities by conscientiously building up our savings.

##### 1.3 Imperfections

- We usually blame others for our failures. Trying to blame others is not helpful. If we

have been bad stewards of God's blessings, let us ask for His forgiveness.

#### 1.3 Our Attitude and Actions

Lack of savings and overspending are two sides of a coin. We often set ourselves up to fail because we do not save. Why is it difficult for us to save?

- **Covetousness** begins when we cannot be content with what we have. A desire for more things leads to discontent (Lk 12:15). Some people buy things they don't need, with money they don't have simply to impress neighbors they don't even like. (Prov 15:27, Ecc 1:8).
- **Love of money.** He who loves money will never be satisfied, nor he who loves abundance. This is vanity (Ecc 5:10). "Make sure that your character is free from the love of money" (Heb13:5). Let us not be anxious, for He will provide our needs (Mt 6:30).

Our personal problems may manifest in our financial problems. Let us trust that God provides everything we need. "Godliness with contentment is great gain" (1 Tim 6:6).

#### Reflection:

- Think back to some of your attitudes and actions. Which ones have been factors to your financial problems? What changes will you do to reverse such problems?

**Transcriber/Writer:** Bro Inno Angeles

**Editor:** Sis. Jo Advincula

**Approved/Final Edited by:** Sis Vera I. Tuplano

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