

ORGANIZATIONS

National Foundation for Consumer Credit

8611 Second Avenue, Suite 100

Silver Spring, Maryland 20910

phone: 301-589-5600; 800-388-2227; fax: 301-495-5623

Web site: <http://www.nfcc.org>

This national office is a referral service which provides information on local counselors who are available to help people meet bills through a reduced monthly payment plan to creditors.

Stewardship and Church Finance/Local Church Ministries

United Church of Christ

700 Prospect Avenue East

Cleveland, Ohio 44115-1100

phone: 216-736-2190; fax: 216-736-2229

This ministry team prepares materials for local churches that help members understand issues of stewardship. Additional resources are available from United Church of Christ Resources by calling 800-325-7061 or 800-537-3394. ©

“Called to Care” is an ongoing program of Parish Life and Leadership, Local Church Ministries. For more information, please contact Christy Trudo, Lay Leadership and Ministry Coordinator, 216.736.3840/
trudoc@ucc.org/700 Prospect Avenue East, Cleveland, Ohio 44115.



Called to Care

FINANCIAL CRISIS IN A HOUSEHOLD

These excerpts from “Called to Care: A Notebook for Lay Caregivers” are meant to encourage all in the church to undertake to “love one another” in this simple and direct way. Use active listening techniques (described in “Caring Conversations”) with this material.

A household financial crisis may arise from any number of causes, but many today are a result of job loss following the events of 9/11. Some financial crises are short term; others involve the disruption of a whole way of life, as when a family farm is lost.

A financial crisis will impact the individual or family in many ways. Since money is crucial to life in society, it is needed to provide basic necessities; so any crisis having to do with finances can threaten an individual's or family's sense of security. Further, an individual's sense of self-worth is often strongly tied to his or her ability to produce, have meaningful employment, and earn money. Therefore, a financial crisis has the potential of threatening one's self-esteem.

A financial crisis is stressful. Fear of losing homes, pressure from unsatisfied creditors, changes in habits and routines, and possible feelings of shame or guilt all can lead to heightened tensions in the home. The stress associated with financial crises can lead to separation and divorce and can aggravate or lead to situations involving physical abuse and alcoholism.

Individuals and families not accustomed to financial difficulties will often hide their circumstances by withdrawing from activities and associations and by being reluctant to share their feelings.

- Through all of the adjustments necessitated by a financial crisis, it is important that those affected maintain relationships by keeping involved in activities with family and other associates. Maintaining physical and mental activity can bolster emotional health during a crisis.

SUGGESTIONS FOR THE INDIVIDUAL CAREGIVER

- Reach out to those who may be in financial difficulty. Include them in activities that do not require spending money.
- Suggest resources that the family can turn to in the event of a financial crisis: a consumer credit-counseling service, job training, employment opportunities, and financial assistance, and counseling.
- Be supportive and affirming of people receiving financial assistance. Some people may have difficulty receiving aid.
- Be intentional in affirming the worth and identity of individuals apart from their employment. Dispel myths that unemployment is necessarily equated with lack of ability or initiative.

RESOURCES OF SCRIPTURE AND PRAYER

You may wish to have copies of the scripture passages and prayer available to give to those involved so that they may use them at any time.

Psalm 46	God is our refuge and strength
Acts 2:43-47	A community shares

A prayer to share with individuals in financial crisis:

Gracious God, help us to feel your strength and presence in our lives at this time. Our security and financial stability have been challenged, our self-worth is questioned. We feel the increased pressure of day-to-day living and bills to be paid. Feelings of frustration, fear, anger, embarrassment, and disappointment sometimes overwhelm us.

God, our rock and our salvation, help us be calm in the midst of tension and uncertainty. Help us to realize and accept that we are still worthy people, valuable to you, our family, and

our community. Give us the strength to move ahead, accepting our present difficulties but not being overcome by them. May we feel assured that your love is there to uphold us, providing strength and courage to face the future with hope. We pray these words knowing that you, Creator God, understand the feelings that lie within us. Amen.

SUGGESTIONS FOR THE CARING CONGREGATION

- Pray for all affected by financial crises.
- Encourage fellowship activities in the church that are inexpensive or free. Provide a loving and caring atmosphere so that no one need face a financial crisis in isolation or shame.
- Remember the professional resources that are available in your congregation. Financial planners, bankers, social workers, and others can help locate job opportunities, identify community resources that are available, and offer professional help.
- Offer support groups for those facing unemployment, underemployment, or other financial difficulties.
- Make available to all in the congregation understandings of Christian stewardship.
- Make discretionary funds available to help individuals and families facing crises.
- Offer Bible study on themes of money and its implication on our feelings of self-worth.
- Because so many are facing financial crisis today, encourage discretion and care for contributions. Make resources available describing legitimate charities.

RESOURCES

Paul Lewis, Thom Black, and Judith Briles. *30 Days to a Smart Family: Moneysense Getting Control of Your Family Finances*. Grand Rapids, Mich. Zondervan Publishing House, 1997.