What are the causes of disturbances in peace?

-Health Issues

-Finances

-Relationships

-Disappointments

-Problems caused by others intentionally/unintentionally

-Problems targeted for others that indirectly affects us (terrorism / Politics etc)

-Natural Disasters

Financial Crisis

* What is Financial Crisis?
* Reasons for Financial Crisis
* Scriptures relevant to Finance/Money/Wealth
* How to get out of Financial Crisis?

What is Financial Crisis?

When a person has short of money to meet his basic needs or desires for himself or for his loved ones, then you can define that as Financial crisis, whether big or small.

Reasons for Financial Crisis

1. Laziness
2. Wrong direction of efforts to earn
3. Non adherence of Biblical principles
4. Wrong budgets
5. Wants more than the capacity
6. Non Savings
7. **Laziness:** This is a characteristic of the person involved in Financial Crisis who do not want to generate money through secular jobs or business. They wait for their spouse to bring it to their hand or try to blame others for their inefficiency. These people do not learn skills or qualify themselves in order to compete in the market. These are like the paralysed man in the Bible who laid down 38 years near the lake of Siloam. He told Jesus that before he goes, someone will get down the lake and gets healed when the angel shakes the water of Siloam. These people blame others for taking their place when they compete in interviews, blame the interviewers for not favouring them, or even the public who does not favour them in traffic jams, transporting, etc for not reaching on time. These people blame the classmates, teachers etc when they go to develop their skills, for their failures. They even blame their family members who spoilt their moods, who do not understand their efforts, who were giving negative comments and did not believe in their efforts or success. *Bible says “We are more than conquerors through Christ” “We can do all things through Christ who strengthens us”.” We can leap over a wall and run through a troop, with God by our side”. “When God can be for us, who can be against us.” God says when he opens door for us, then nobody can shut it…”*
8. **Wrong direction of efforts to earn:** There are some people who take lots of efforts, but not at the right direction. They should explore a lot, get a lot of information as to what direction, at what level they have to throw their effort. They should evaluate whether it is sensible for them to move towards that direction in terms of money and time etc. They should risk what they have already in order to achieve something. After careful thoughts and research, now they can think of sacrificing certain things for a better achievement. *Bible says: with the counsel of many, there can be success.*
9. **Non adherence of Biblical principles**: Some people do not read scriptures. They do not listen to God’s words. Hence they do not have enough wisdom, in undertaking some jobs or business. They go into wrong offices, wrong peoples connections and wrong dealing. *Bible says “The fear of Lord is the beginning of wisdom. “ and another verse says that “Fear of Lord is to hate evil*”. Some may read or hear God’s word, but they don’t necessarily put it into practices. Some may have lust over money, wealth and fancy things. They spend on unnecessary things and becomes bankrupt. They don’t wait for God’s timings on achieving some things in life. Some may not have enough faith to wait for the Lord to perform a miracle or to open up doors for them. In order avoid financial crisis, people have to know the Word of the Lord related to their issues and obey them.
10. **Wrong budgets**: People have to budget before they spend. Include all their needs first and then their wants. First to God, then their bills such as rent, utilities (Power, Water, Phone, internet etc), insurances, (Medical, car, etc) fuel, food. Include everyone’s needs in the family in your budget. Reduce the expenses as per the income, or you have to increase your income as per your needs. Spend strictly on your budgets. Prioritize your expenses, and certain things can be put in waiting list.
11. **Wants more than the capacity:**  It is good to know our capacity in terms of income and our skills and qualifications. If we wish to achieve more than what we can earn, we may face financial crisis. You can have faith in the Lord for your achievements. You have to pray about all your desires for some time. Evaluate it if it is good according to the Word of God. Then the Lord shall make a way where there is no way. You can have control over God’s timings. Do not compete with friends, colleagues. Church mates or relatives.
12. **Non Savings:** People of God must learn to save the left-over’s. Bible teaches us about Jesus feeding 5 thousand men with 5 loaves of bread and 2 fishes and disciples keeping the left over in 12 baskets. In our budgets, we should include a little bit, atleast 20% of savings. Even our medical insurances, car insurances, life insurances are good plans of saving for a time of need. There are good bank plans, such as recurring deposits etc to save some part of your money. If you try to save, you will not spend unnecessarily.

***Scriptures about Money***

*Money is the root cause of every evil.*

*Give the king what belongs to a king and God what belongs to God.*

*Bring your tithe to the store house of God and test him, if he will not open up the treasure house of heaven to bless you.*

*Self contentment with Godly reverence is a great profit*

*Do not try to become rich.*

**How to get rid of financial crisis? Dear brother and sister, please read through the above indicators, and specially the word of God everyday in your life, to understand the life principles and financial principles based on the scriptures and live a Godly life with contentment. Be wise enough to save and do not borrow. Evaluate yourself and find out the mistakes that you have done in the past and learn from it. Do not repeat the same things you were doing and expect a different result. Ask God for wisdom and areas where you are not able to change yourself, when you know you are doing things wrong. There is no point in blaming others, or your circumstances for a better result. You have your life in hand to change yourself for a better life and when you do so God is there to help you. Stay blessed.**