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# When the Money Runs Out

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Hope and Help for  
the Financially Stressed

James C. Petty



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Shannon and Jeff have three children and own their own home. Jeff is a sales manager, and Shannon works part time as a nurse. Six months ago their mortgage payments went up, and now they are having trouble paying their bills. At the end of each month, they look at each other and wonder where all the money went. Some nights it's hard to sleep—they are afraid they will end up losing their home.

Richard worked for thirty years as an engineer for a computer company. His company survived many economic crises, but it didn't survive this last one. He was laid off last week and is now on unemployment. He lies awake at night worrying about his large home-equity loan payment, what he should do next, and how his family will cope with their sudden decrease in income.

Tamara and Andy just got married and are both still in college. They are working part time and borrowing money to pay their tuition. They have just enough to live on, so if they have an unexpected expense they put it on their credit card. Now Tamara is expecting a baby. They're happy, but also anxious. How will they make ends meet now?

Fearful . . . worried . . . anxious . . . those are some of the ways people typically respond to financial stress.

There are many reasons people struggle financially—job loss, unexpected expenses, poor decisions—but, whatever the reason, money troubles are serious, painful, and stressful. If you are experiencing financial difficulties, you might be feeling anger, discouragement, fear, or even panic.

When you are financially stressed, it is easy to become consumed by your worries and fears. Jesus knows this, so he reminds us not to “set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. Do not be afraid, little flock, for your Father has been pleased to give you the kingdom” (Luke 12:29–32).

In the midst of all the different emotions and fears you have about your finances, start by simply reminding yourself every day that your heavenly Father already knows what you need. So instead of being consumed by your financial problems, you can “set your heart” on the most valuable thing in the world—knowing Jesus and being a part of his kingdom. He is the one who brings us true life, not our jobs, our bank accounts, or our material possessions. The apostle John put it this way: “He who has the Son

has life; he who does not have the Son of God does not have life” (1 John 5:12).

Like many people, I had to learn these lessons the hard way as I faced my own financial meltdown. Many years ago, I was a young pastor, married with three small children, and had just started a new church. My wife Marsha and I couldn’t seem to make ends meet on my church planter’s salary. In one year we spent twenty percent more than I earned! Facing that reality filled me with fear and embarrassment. After all, wasn’t I the one who was supposed to be a role model to the families in my church? I felt like a failure.

But God used our financial struggles to refocus our lives on him and to grow and change us. Financial problems, like all of life’s struggles, are not random events, but trials that God allows so we become more like him. Jesus describes this as “pruning” that results in us bearing more fruit (John 15:1–3). Through the years, God has given Marsha and me many opportunities to be “pruned” through financial struggles. It has never been easy nor felt great, but God has been with us every step of the way.

So take heart: your financial troubles take place in the larger story of our all-powerful God’s plan to redeem you in and through your unique trials. In fact,

your financial trials provide the opportunity for God to change you in ways you would never trade for all the money in the world!

### **An Opportunity to Gain the True Wealth of Contentment**

One way that God wants to grow all of us is in the area of contentment. True contentment is usually learned on the down cycle—in loss, deprivation, and financial need. As your own dreams of financial security are shaken by your circumstances, you have the opportunity to turn from trusting and hoping in material things to trusting and hoping in God. This might not seem so great right now, but think about it: if your contentment is based on what you have or own, it can be easily lost. But contentment based on your relationship with God is on the unshakeable ground of God's unfailing love.

The apostle Paul explains it like this: "I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can

do everything through him who gives me strength” (Philippians 4:11–13).

Paul is saying that true contentment (or lack of it) doesn't come from our circumstances; true contentment comes from “him who gives me strength.” Because he trusted Jesus, he was at peace in all kinds of material circumstances. He knew that even in times of financial stress he was not missing out on anything essential to life. His identity, hope, and well-being did not come from what he owned or what goal he achieved. Rather, it rested on his relationship with his heavenly Father, who loved him and gave his Son for him.

Before this financial crisis hit, you might not have realized how much of your hope, contentment, and sense of well-being was attached to your earning power, your possessions, and your bank balance. So don't be discouraged as you struggle with these common issues. Instead, do these four things:

1. *Ask yourself whether you really want God-centered contentment.* Many times we want contentment, but only on the terms and circumstances dictated by us. Turning to God in times of loss and learning to let go of these requirements is

deeply challenging, but the first step toward true contentment.

2. *Identify what you fear losing or what you believe you need for happiness.* Then ask God to help you give these things to him and trust him to supply all your needs in Christ Jesus.
3. *When you notice you are discontented, ask God to forgive you for Jesus' sake.* Don't be discouraged if you need to do this every hour! Jesus promises forgiveness and the grace to change to those who come to him in repentance (1 John 1:9).
4. *Cultivate a sense of your phenomenal wealth in the Father of Jesus Christ.* He is your God, your refuge, your treasure, your true inheritance, and your portion forever. Meditate on your "wealth" in Ephesians 1:3–23 or many of the Psalms (i.e. Psalm 62; 63; 65; 73).

When our treasure is in our relationship with Christ, then we, like Paul, can be freed *from* seeking life in the things that we possess, and freed *to* actually live in the fallen real world and remain in the Living Branch that bears fruit for eternity (John 15:5).

Godly contentment has a powerful bearing on our adaptability. It powers our ability to successfully flex our lifestyle downwards without despair or upwards without pride should God grant us economic success. God-centered contentment guards us from becoming prisoners of what we own or the lifestyle we enjoy. It protects us from regret about what we don't have or haven't achieved. Lastly it guards us from being pierced by the "many griefs" that come from the pursuit of riches (1 Timothy 6:10).

Godliness with contentment truly is great gain (1 Timothy 6:6).

## **An Opportunity to Examine What Money Means to You**

As you think through your struggles with contentment, you will start to notice the meaning and value you have attached to money. So this is another opportunity for growth and change in your life. Here are some of the more common values attached to money:

- Providing safety and security
- Providing validation in the competition of life
- Providing power to control people and circumstances