

Job Loss Survival Tips

Ed Gungor

In his weekly radio and Internet address, President Obama claimed that more people have filed for unemployment in recent weeks than at any time in the last 26 years. There are many experts believe that our unemployment rate could reach double digits.

Bad news.

The good news is that God promises to help us in our financial lives—even when we don't know where our provision is going to come from. Jesus told the masses in his day (many of whom were unemployed), “Give your entire attention to what God is doing right now, and don't get worked up about what may or may not happen tomorrow. God will help you deal with whatever hard things come up when the time comes” (Mat 6:34 MSG).

Comforting words...but how does it work when we are out of a job? And what are we to do with the time and the bills we find ourselves with while we sit jobless? I've got a few suggestions.

Pray Into Your Situation

Prayer is a funny thing. You don't always get exactly what you pray for, and if you do, it's usually not in the timeframe you expected. But we are called to a life of prayer. We are called to pray even when prayer didn't keep us out of the trouble we are currently in. You probably prayed that you wouldn't lose your job. Obviously that didn't work. Why would prayer do any good now? Tough question, but one that is left unanswered as God calls us to pray...continually.

The place God first told his followers to live by faith was in a conversation he had with an Old Testament prophet named Habakkuk. Habakkuk was questioning why God had not protected his people. At that moment it looked like God was being unjust. God didn't answer Habakkuk with a clear answer. Instead, he simply told Habakkuk, “the righteous will live by his faith” (2:4). In other words, God-followers are to trust God, period. No matter what is going on. Even if it seems like God dropped his end of the bargain.

Truth is, prayer always increases the activity of the Holy Spirit in our lives, and over the long haul God responds to the cries of his people and will redeem the ugly circumstances of their lives by weaving them into his good purposes. Keep praying into your situation.

Tighten Your Belt

When you find yourself out of work, find ways to spend less money. Obviously easier said than done. Why? Because spending money makes us feel good. When we buy \$4 coffees at Starbucks, \$70 haircuts, \$22 lipsticks, and \$5 half-gallons of organic milk, we feel good about ourselves. These purchases seem like “must-haves,” not luxuries.

In the past several decades our expectations of what is normal has changed so drastically that what used to be viewed as a luxury is now seen as "essential." Our standards have skyrocketed. Consider that not too long ago twelve hundred square feet used to be considered the standard-size house for a family. Many spend money on perceived essentials like—iPhones, designer sunglasses, flat-screen TVs, new cars, etc. Americans are so used to expecting these standards that we can no longer afford our lives. Now when times get tight, it's hard to find a way to cut back—it all seems so...necessary. But we must. We need to do a better job defining essentials. We must learn to differentiate between needs and wants.

Contact Your Lenders

Though you might feel embarrassed, contact your lenders if you know you will not be able to make a scheduled payment. And do so BEFORE they contact you. Creditors appreciate communication and will work with you when things get tight. Be honest about your situation and then follow through with whatever you arrange with them.

Jesus told those who wanted God to help them with their financial need to “seek first his kingdom and his righteousness” (Mt. 6:33). Seeking “his kingdom” is looking for his influence. Seeking “his righteousness” is working hard to do what is right. Contacting those you cannot pay is the “right” thing to do. Not only will your creditors appreciate it, God will honor it.

Don't Stop Giving

It may sound crazy as a monkey, but God calls us to give even when it looks like we are going to run out of resources. There's a wild story in 1 Kings 17 about the prophet Elijah asking this lady for a meal in the middle of a horrible famine. The lady said,

"I swear, as surely as your God lives, I don't have so much as a biscuit. I have a handful of flour in a jar and a little oil in a bottle; you found me scratching together just enough firewood to make a last meal for my son and me. After we eat it, we'll die.'

Elijah said to her, 'Don't worry about a thing...first make a small biscuit for me and bring it back here...The jar of flour will not run out and the bottle of oil will not become empty before God sends rain on the land and ends this drought'" (vv. 12-14).

The lady did it and she didn't run out of food until the drought ended. God used her giving to open up provision. It isn't that giving “earns” anything with God; it's that giving messes with us in a way nothing else does, and it brings trust to the forefront of our lives. It is trust in God that opens up the flow of provision.

Get Your Resume Out By Faith

With an eye towards heaven put together your resume and make a job out of getting a job. Don't sulk and sit in fear. Keep moving with expectation. Remember God is a creator—that means that even if no job exists for you at this moment, he can create one just for you. Dare to believe. It was Jesus who said, “Everything is possible for him who believes” (Mark 9:23). Also, be willing

to work at jobs that pay less than you are used to and ones for which you are overqualified. The bottom line is stay in motion. Over my 30+ years of pastoring, I've observed that God moves more quickly in the lives of those who keep moving forward than he does in the lives of those who feel victimized and paralyzed by their circumstances.

Ask for Help

I hate this, but sometimes we need to ask for help. Maybe from a family member, a friend, or even the government. I know asking for financial help seems irresponsible on some level, but sometimes we need others. You may need to ask someone close to you for a loan that you can pay back after you are out of crisis. If you are a person of integrity, such vulnerability will be met with empathy and kindness.

This Too Shall Pass

The old adage, "This too shall pass" is true. Hang in there doing what I describe above and your season of lack and joblessness will eventually pass. Hang onto that and keep keeping on. The Hebrew writer said it this way: "And now I want each of you to extend that same intensity toward a full-bodied hope, and keep at it till the finish. Don't drag your feet. Be like those who stay the course with committed faith and then get everything promised to them" (Heb. 6:11-12 MSG).

Remember, this too shall pass. God will see to it that it does.

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