

Surviving Financial Stress

SURVIVOR: HOW TO SURVIVE FINANCIAL STRESS

"THE FAMINE"

Text: 1 Kings 17:8–16

⁸ Then the word of the Lord came to him: ⁹ "Go at once to Zarephath in the region of Sidon and stay there. I have directed a widow there to supply you with food." ¹⁰ So he went to Zarephath. When he came to the town gate, a widow was there gathering sticks. He called to her and asked, "Would you bring me a little water in a jar so I may have a drink?" ¹¹ As she was going to get it, he called, "And bring me, please, a piece of bread."

¹² "As surely as the Lord your God lives," she replied, "I don't have any bread only a handful of flour in a jar and a little olive oil in a jug. I am gathering a few sticks to take home and make a meal for myself and my son, that we may eat it—and die."

¹³ Elijah said to her, "Don't be afraid. Go home and do as you have said. But first make a small loaf of bread for me from what you have and bring it to me, and then make something for yourself and your son. ¹⁴ For this is what the Lord, the God of Israel, says: 'The jar of flour will not be used up and the jug of oil will not run dry until the day the Lord sends rain on the land.'"

¹⁵ She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. ¹⁶ For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the Lord spoken by Elijah.

BIG IDEA

Financial stress is not just a money problem. It is often a faith problem, a fear problem, and a focus problem.

Ditch #1: God wants everyone rich.

Ditch #2: God wants everyone poor.

God's highest goal is not your prosperity. God's highest goal is your conformity to Christ.

Romans 8:29 says God's plan is that we become like Jesus.

GOD IS NOT AGAINST POSSESSIONS. HE IS AGAINST POSSESSIONS POSSESSING YOU.

"God does not mind you having things. He minds things having you."

POVERTY IS NOT HOLINESS AND WEALTH IS NOT FAVOR.

God never promised all believers the same circumstances. He calls all believers to the same faithfulness."

WE DO NOT FOLLOW JESUS FOR WHAT HE CAN GIVE US. WE FOLLOW JESUS BECAUSE HE IS WORTH FOLLOWING.

The greatest blessing God ever gave you was not money, health, opportunity, or success. The greatest blessing God ever gave you was Jesus."

SURVIVAL LESSON #1

STOP ALLOWING FEAR TO WRITE YOUR FUTURE

Verse 12:

"I have only a handful of flour in a jar and a little oil in a jug."

Notice her language.

She is not expecting a breakthrough.

She is expecting a funeral.

She says:

"We may eat it and die."

Fear had become her financial advisor.

Fear always predicts the worst.

Fear says:

- You'll never recover.
- You'll never get out of debt.
- You'll never own a home.
- You'll never catch up.
- You'll never get ahead.

Fear takes today's challenge and turns it into tomorrow's certainty.

But fear is a terrible prophet.

Just because things are hard today does not mean they will be hard forever.

SURVIVAL LESSON #2

STOP DESPISING WHAT GOD HAS ALREADY PROVIDED

Verse 12

"I have only a handful of flour in a jar and a little oil in a jug."

Notice her language.

"I only have..."

Only.

Only.

Only.

The widow had become so focused on what she didn't have that she could no longer see what she did have.

She was measuring her situation by her shortage instead of God's sufficiency.

And if we're honest, many of us do the same thing.

"I only make..."

"I only have..."

"I only saved..."

"I only know..."

"I only own..."

"I only..."

The enemy loves the word "only."

Because "only" makes God's provision look insignificant.

But God never asked her for what she didn't have.

God asked her to trust Him with what she did have.

Think about it.

She still had flour.

She still had oil.

She still had breath.

She still had a son.

She still had a promise standing in front of her named Elijah.

She had more than she realized.

The problem wasn't that she had too little.

The problem was she believed too little could never become enough.

Yet throughout Scripture, God specializes in starting with what seems insignificant.

Moses had a staff.

David had a sling.

The little boy had a lunch.

The widow had two mites.

And this widow had a handful of flour.

God loves taking what people overlook and turning it into evidence of His power.
Because God gets more glory when the resource is small and the outcome is big.
Here's what I've learned.

The miracle is rarely in what God adds.

The miracle is often in what God multiplies.

The widow kept looking at the handful.

God was looking at the harvest hidden inside the handful.

She saw a meal.

God saw months of provision.

She saw limitation.

God saw potential.

She saw the end.

God saw the beginning.

SURVIVAL LESSON #3

OBEDIENCE OFTEN PRECEDES PROVISION

Elijah tells her:

"Make me a little cake first."

This sounds shocking.

Why?

Because God is exposing whether scarcity will control her.

Throughout Scripture, provision often follows obedience.

Not because God is manipulating people.

Because obedience demonstrates trust.

The widow had two options:

Option one: Hold everything tightly.

Option two: Trust God completely.

She chooses trust.

You cannot ask God to bless financial habits He told you to stop."

SURVIVAL LESSON #4

GOD'S PROVISION IS OFTEN DAILY, NOT YEARLY

Verse 16 says:

The jar of flour was not spent."

Notice what God did not do.

He did not fill a warehouse.

He did not give her a lifetime supply.

He provided enough for today.

Then tomorrow.

Then tomorrow.

Then tomorrow.

This is how God often works.

The manna in the wilderness came daily.

Jesus taught us to pray:

Give us this day our daily bread."

We want annual provision.

God often gives daily provision.

Why?

Because daily provision creates daily dependence.

The miracle was not that God provided once. The miracle was that He kept providing."

SURVIVAL LESSON #5

FINANCIAL PEACE IS NOT FOUND IN YOUR ACCOUNT, IT IS FOUND IN YOUR GOD

The widow's circumstances did not immediately change.

The famine still existed.

The economy was still broken.

The drought was still happening.

Yet God sustained her.

This is important.

Peace is not the absence of financial pressure.

Peace is confidence in God's presence during financial pressure.

Some people think:

"If I had more money, I would have peace."

Maybe.

Maybe not.

There are wealthy people who are terrified every day.

And there are people with little who sleep peacefully every night.

Peace comes from trusting God, not from reaching a number.

Money is a terrible savior. It can disappear overnight. God never does."

PRACTICAL STEPS TO GET OUT OF FINANCIAL STRESS

Don't leave people with inspiration alone.

Give them action.

1. Know Where Your Money Is Going

For the next 30 days track every dollar.

Every coffee.

Every subscription.

Every purchase.

Every expense.

You cannot change what you refuse to measure.

2. Cut Before You Collapse

If you're drowning financially:

- Cancel unnecessary subscriptions.
- Pause luxury spending.
- Delay upgrades.
- Stop impulse purchases.

Temporary sacrifice creates future freedom.

3. Attack High Interest Debt

Create a plan.

Focus aggressively on debt with the highest interest rate or smallest balance.

Stop pretending it isn't there.

4. Increase Income

Many people only think about cutting.

Also think about earning.

Extra shifts.

Freelance work.

Selling unused items.

Side opportunities.

Skill development.

God often provides through opportunity.

5. Put God First

Pray.

Trust Him.

Honor Him.

Seek wisdom.

Invite Him into your finances.

Financial transformation is not merely mathematical.

It is spiritual.