**RISE UP** in 2021

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**MAKING CHANGE**

***Stress is Bad***



**What is the goal of this series?**

Our goal is to truly **live** a **rich** life.

*They are to* ***do good****, to* ***be rich in good works****, to be* ***generou****s and* ***ready to share****, thus* ***storing up treasure*** *for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*1 Timothy 6:18–19

Four changes in the way we think and live:

* Less is More
* Stress is Bad
* Giving is Good
* Tomorrow Matters

*Better is a* ***handful*** *of quietness (tranquility) than two hands full of toil and a striving after wind.* Ecclesiastes 4:6

**What is stress?** A state of physical, mental or emotional strain or tension resulting from adverse or very demanding circumstances. Something that causes strong feelings of worry or anxiety.

**Are you stressed?**

**What is causing you the most stress?**

… job, kids, marriage, health, politics, COVID, the thought that there are only 55 days until Christmas and the supply chain problems are going to make it almost impossible to get the gifts that kids want … not to mention inflation, and how much you are going to have to spend on those gifts and everything else … **let’s just be honest**: life is filled with **stressful situations**, **stressful people**, **stressful choices**, **decisions** … let’s face it - **Life can be stressful!**

And … **Stress is bad!**

According to the American Psychological Association’s most recent "**Stress in America**" survey in 2020, “The impacts of the pandemic have left few unscathed. One important underpinning of this is stress related to the economy. More than six in ten adults (63%) say it is a significant source of stress. This is significantly higher than the proportion who said the same in 2019 (46%) and is nearing levels reported during the 2008 recession (69%).”

“Nearly two in three adults (64%) say that money is a significant source of stress in their life, and around half of adults (52%) say they have experience negative financial impacts due to the pandemic.”

“Among those with a household income of less than $50K, 73% report that money is a significant source of stress, while 59% of those with a household income of $50K+ say the same.”

<https://www.apa.org/news/press/releases/stress/2020/report-october>

When it comes to finances and stress … **debt** is a problem.

As of September 2021, **consumer debt is at $14.96 trillion**, with the average American debt among consumers at **$92,727**. The overall debt figure includes credit card balances, student loans, mortgages and more.

**Student loan:**$38,792

**Credit card:**$5,315

**Personal loan:**$16,458

**Auto loan:**$19,703

<https://www.bankrate.com/personal-finance/debt/average-american-debt/>

A recent Gallup poll said that **25%** of people stress about debt **all the time.**

<https://news.gallup.com/poll/249164/americans-feel-generally-positive-own-finances.aspx?g_source=link_NEWSV9&g_medium=NEWSFEED&g_campaign=item_&g_content=Americans%2520Feel%2520Generally%2520Positive%2520About%2520Their%2520Own%2520Finances>

Debt has been **normalized** in our culture.

You might remember this commercial …

Lending Tree commercial

<https://vimeo.com/200202788>

**Debt** is paying a fee to **borrow** from your future **self**.

Debt **enslaves** you.

*The rich* ***rules*** *over the poor, and the* ***borrower*** *is the* ***slave*** *of the lender.* Proverbs 22:7

***Train up a child in the way he should go****; even when he is old he will not depart from it.* Proverbs 22:6

***A good name*** *is to be chosen rather than great riches, and* ***favor*** *is better than silver or gold. The rich and the poor meet together;* ***the Lord is the Maker of them all.***Proverbs 22:1–2

Debt **presumes** upon your **future**.

*Now listen, you who say, “Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.” Why,* ***you do not even know what will happen tomorrow.*** *What is your life? You are a* ***mist*** *that appears for a little while and then vanishes. Instead, you ought to say, “****If it is the Lord’s will****, we will live and do this or that.”* James 4:13–15

**Take off the chains of debt!**

Get your **thinking** in the right place.

Brad Klontz, CFP and founder of the **Financial Psychology Institute**, Associate Professor of Practice in Financial Psychology at Creighton University Heider College of Business writes …

Ditch the **denial**.

*Financial denial is when you stop paying attention to your finances, you don’t track them and you don’t open your statements.* ***It’s a way to deal with stress*** *— you feel better (about your debt) because you’re not thinking about it.* Brad Klontz

Face the **shame**.

*Debt doesn’t mean you’re lazy, crazy and stupid. Your beliefs around money make perfect sense and predict your outcomes — your income, the whole thing.* Brad Klontz

Accept the **blame**.

Seek **support**.

**You are not alone.** You are not the only one who is has been in denial.

Sign up for Financial Peace University or you can look at the Dave Ramsey website which has all kinds of financial tools and help. Let us know how we can help you.

Take **pride** in your **progress**.

Pray - God give me **understanding**.

*my people are destroyed from lack of knowledge. Because you* ***have rejected knowledge*** *…* Hosea 4:6a

*If any of you* ***lacks wisdom****, you should ask God, who gives generously to all without finding fault, and it will be given to you.* James 1:5

**Train** your mind to **trust** in God.

***Trust in the LORD*** *with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths.* Proverbs 3:5–6

61% of people live pay check to pay check.

Get your **heart** in the right place.

*Therefore* ***do not be anxious****, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For* ***the Gentiles seek after all these things****, and your heavenly Father knows that you need them all.* Matthew 6:31–32

*But* ***seek first the kingdom of God*** *and his righteousness, and all these things will be added to you. Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.* Matthew 6:33–34

Pray - God give me **contentment** and **self-control**.

*But* ***godliness with contentment is great gain****, for we brought nothing into the world, and* ***we cannot take anything out of the world****. But if we have food and clothing, with these* ***we will be content****. But those who desire to be rich fall into temptation, into a snare, into* ***many senseless and harmful desires*** *that* ***plunge people into ruin*** *and destruction.* ***For the love of money is a root of all kinds of evils.*** *…*  1 Timothy 6:6–10

Choose to live a **satisfied** life … instead of a **stressed** life.

Get your **actions** aligned with your head and heart.

Embrace the role of **manager** over **owner**.

Know where His money is **coming** and **going**.

* Where did it all go?
* What did I spend it on?
* How did I use my money for what really matters?

*Be sure you know the* ***condition of your flocks****, give careful attention to your herds; for* ***riches do not endure forever****, and a* ***crown is not secure for all generations****.* Proverbs 27:23–24

Work toward **sending** money to all the right places.

Pray - God give me a **plan**.

*The plans of the diligent lead to profit as surely as haste leads to poverty.* Proverbs 21:5

You have to **choose**that you want to**change*.***