



Are You Living a Sustainable Life (Part 2)

(Managing Economic Success and Decline)

May 15, 2022

Annual Question: What is the truth you are running from?

Sustainable Defined: Something that can be maintained at a certain rate or level (Oxford Dictionary)

Series Summary: Four Things That Are Not Sustainable

- 1. Growth Without Decline** (Ecclesiastes 3, Managing the Up's and Downs)
- 2. Economic Success Without a Decline (You must manage both)**
- 3. Hope Deferred** (Proverbs 13:12, Managing Disappointment)
- 4. Lies That Hide The Truth** (Luke 8:17-18, Managing Lies that can Deceive You)

Revolving Debt Defined: A line of credit with an interest rate that allows you to make payments over a period of time.

Big Question: Is your current circumstance sustainable or does it make your vulnerable?

Part 2: Managing Debt Before It Manages You

Big Question: Is your family vulnerable? (2nd Kings 4)

2 Kings 4:1-7 (NIV): 4 The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the Lord. But now his creditor is coming to take my two boys as his slaves."

2 Elisha replied to her, "How can I help you? Tell me, what do you have in your house?"
"Your servant has nothing there at all," she said, "except a small jar of olive oil."

3 Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. 4 Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."

5 She left him and shut the door behind her and her sons. They brought the jars to her and she kept pouring. 6 When all the jars were full, she said to her son, "Bring me another one."
But he replied, "There is not a jar left." Then the oil stopped flowing.



7 She went and told the man of God, and he said, “Go, sell the oil and pay your debts. You and your sons can live on what is left.”

Big Question: How much do you owe and how vulnerable is your family?

Testimony: I have survived my madness and learned a valuable lesson. I need to be careful about long-term obligations. I need bigger cash margins and options to stay safe.

Seven Observations About This Story

1. This is a woman in a vulnerable position
2. This is the wife of a religious man in a vulnerable position
3. This is a wife that survived the death of her main provider
4. This is a woman left with a debt by her husband that she could not pay
5. This is a woman about to lose her two sons to slavery because of debt
6. This is a woman that reaches out for help
7. This is a woman that listened to good advice and implemented it

Question: How did this happen to a godly family that was faithful and committed?

The Unsustainable Truth About Most Families in America

1. **They have very small financial margins** (56% of Americans can't cover a \$1,000 emergency expense with savings)

Note: How would a \$1,000 emergency be paid?

- 44% would pay from a savings account to handle the emergency
- 20% would charge on a credit card and pay overtime
- 15% would pay the bill and cut other expenses
- 10% would borrow from family and friends
- 4% would take a personal loan

Source: <https://www.cnn.com/2022/01/19/56percent-of-americans-cant-cover-a-1000-emergency-expense-with-savings.html>

2. **They Fall Into a Common Financial Trap**

- The trap for many people, especially the religious, is the assumption that God must protect them without their participation. But, Galatians 6:7 says that they must sow to reap.

Note: Galatians 6:7–10 (NIV):

- 7 Do not be deceived: God cannot be mocked. A man reaps what he sows. 8 Whoever sows to please their flesh, from the flesh will reap destruction; whoever sows to please the Spirit, from the Spirit will reap eternal life. 9 Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. 10 Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers.



Next Time: The Truth About Disappointment
Read Ahead: Proverbs 13:12