

## **Question: "How can I trust God when I am facing unemployment, foreclosure, or bankruptcy?"**

**Answer:** The loss of employment and/or income is one of the most distressing events in life, especially for those supporting a family. Foreclosure on the family home or having to declare bankruptcy due to unemployment adds additional fear, uncertainty, and emotional turmoil. For the Christian man or woman facing unemployment, foreclosure or bankruptcy, there can be additional doubts about God's goodness and His promises to provide for His children. How is the Christian to react to these catastrophic life events? What biblical principles can we apply to the loss of a home or a job and benefits (health/life insurance, retirement)?

First, it's important to understand that God has ordained work for mankind. Work is described in the Bible as beneficial in that it provides for our needs ([Proverbs 14:23](#); [Ecclesiastes 2:24](#), [3:13](#), [5:18-19](#)) and gives us the resources to share with others in need ([Ephesians 4:28](#)). Paul reminded the believers in Thessalonica that anyone who was not willing to work should not eat ([2 Thessalonians 3:10](#)) and that he himself worked at tent making so as not to be a burden on anyone ([Acts 18:3](#); [2 Corinthians 11:9](#)). So, loss of employment should not be an excuse for laziness, and all due diligence should be exercised to find other employment as quickly as possible ([Proverbs 6:9-11](#)).

At the same time, it may not be possible to find a position equal in pay and status to the one that was lost. In these cases, Christians should not allow pride to keep them from taking jobs in other fields, even if it means lowered status or less pay, at least temporarily. We should also be willing to accept help from other believers and our churches, perhaps in exchange for work that needs to be done in homes, yards, and church facilities. Extending and accepting a "helping hand" in these times is a blessing to those who give and to those who receive and exhibits the "law of Christ," which is love for one another ([Galatians 6:2](#); [John 13:34](#)).

Similarly, even the loss of the family home through foreclosure or bankruptcy can be a time of blessing for the family, a time when parents and children "close ranks" and become more keenly aware of their love for one another and the important things in life—faith, family and community—and less focused on material things that have no eternal value and can disappear in a moment. God can also use these circumstances to remind us of the truth spoken by Jesus in [Matthew 6:19-20](#) and refocus our hearts on heavenly treasure.

Above all, renewing our faith and trust in God's promises is of utmost importance during times of financial stress. Revisiting passages that speak of God's faithfulness to His children will strengthen and encourage us when the future looks bleak. [First Corinthians 10:13](#) reminds us that God is faithful and will not test us beyond our ability to bear it and will provide a way out of the trial. This "way out" may mean a new and better job that comes up right away. It may also mean a lengthy period of unemployment during which God's faithfulness in providing our daily bread is shown to us. It may mean a new home, or it may mean living in reduced circumstances with relatives for a period of time. In each case, the way out is really the "way through" the trial, in which we learn of God's faithful provision as He walks by our side through the entire ordeal. When the time of testing is over, our faith will be strengthened, and we will be able to strengthen others by bearing strong testimony to the faithfulness of our God.

