God Hears Her Podcast
Episode 231 Financial Faithfulness with Heather Day
Elisa Morgan & Eryn Eddy Adkins with Heather Day

[Music]

Heather: Some of the bad decisions I made was because I wanted to…I had good intentions of wanting to…to give lavish gifts. And I wanted to put it out there. And I had to learn the discipline of I don't have it, so I can't spend it. So I think that the biggest thing is you have to invite the Holy Spirit, invite God to look at who you are and what is your unique struggle and…and to show you what that looks like. Because where God wants to work on me is not the same place as He wants to work on you.

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Elisa: Okay, Eryn, I'm gonna give you some pairs. Well, actually, I'm gonna give you a word, and you give me the pair that comes into your mind. Are you ready?

Eryn: Okay.

Elisa: Okay. So white and...

Eryn: Black.

Elisa: Hamburger and...

Eryn: Hot dog.

Elisa: Good. Dog and...

Eryn: Cat.

Elisa: Yes. Okay, okay.

Eryn: Okay. [inaudible]

Elisa: Okay, here’s the last one. Here's the last one. Money and...

Eryn: Anxiety.

[laughter]

Elisa: Okay, great. Okay. And the surprising pair for this conversation is money and the Holy Spirit. What?

Eryn: Love it.

Elisa: Oh, we have a guest…

Eryn: That was a little off.

Eryn: …yeah, we…we have a guest to help us understand why that pairing could even be possible. So welcome, Heather. I'm so glad you're with us. We need lots of help on this topic, anxiety.

Heather: Don't we all? And thank you for having me. I'm so glad to be here.

Elisa: You betcha. You betcha. So Eryn, I know you and I have talked a lot about money personally, but also quite a few times on podcast here. But Heather, you are not like a super old person. Looking at you, I can see you're still like in the…the…the thriving years. How did you get to be so wise on money? So take us back into who's Heather? How'd you grow up?

Heather: Yeah, so I am a pastor's kid.

Elisa: Yeah.

Heather: I'm the oldest daughter, so…

Eryn: Yay.

Heather: Just right there you can unpack a lot of my issues. But, um, but I've grown up in the church. I love the church. Um, I had a wonderful upbringing. I've never known a time where I didn't know that Jesus loved me. Um, and that was modeled in my home and in…in my adoptive parents and grandparents, many of them throughout the churches where my dad pastored. Um, so I have just known all my life that God loved me, He created me for a purpose, and I've seen that modeled from the very beginning.

Elisa: Did you ever push against that and go, "Hmm, not so sure?" Or was it so solid that you just stood on it with great confidence always?

Heather: I think, to be honest, I…I don't really have a time where I remember pushing against that strongly. Now certainly as I've grown older, there have been different challenges that have come my way, where I've just had to wrestle with, "God, what are you doing here? I don't, I don't get it. I don't understand it." But I…I often joke, but I've seen this play out. Pastors' kids tend to go one of two dir…directions. Either they get deeply ingrained in ministry or they run the other way. I got deeply ingrained in ministry. My siblings, some of them ran the other way.

Elisa: Yeah.

Heather: But in…but God has been faithful. They've come back around. And they have tremendous testimonies about how God spoke to them even those…in those times when they felt they were running away. But for me, it was just so natural, uh, to…to…to who I am and what I…what I saw.

Eryn: How did that shape your faith witnessing your siblings running the other way?

Heather: I struggled because we came from the same place. We were, uh, parented by the same people. We were…encountered the same church. And it was interesting from those years of watching those things happen, how we could see the same things and experience the same things, but view them so differently. That has really shaped who I am growing into adulthood even to…to look at things are not always so clear. I have one perspective, um, but I'm looking at it from one viewpoint, and the people around me may be having a totally different experience that I'm just oblivious to.

Eryn: Yeah.

Heather: Um, so it's, uh, it's been interesting to see that we all have our…our unique challenges. We have our own unique strength. We have our own unique viewpoint. And we have the same God, but He ministers to us in different ways according to our needs and how we need to see and experience Him.

Eryn: Yeah, it's so true.

Elisa: That is very wise and…and very humble, Heather. And as you're sharing, I…I really hear the big idea in your life of gratitude that, you know, God has provided for you. And…and yet I know a little bit more about your story in that you've faced a financial struggle or an issue with finances. We all have, my goodness. But, uh, maybe your story in such a way as…as God entrusted it to you to steward in such a way that we all can maybe take a step forward in our relationship with money. Share with us what financial struggle looked like for you.

Heather: Yeah. So, um, my husband Robert and I met. I had just graduated high school. He was just a year older than me, so we really met as kids. We've grow…we've become adults together. And everything…

Eryn: So sweet.

Heather: …that I've said about my upbringing, he had almost the exact opposite. He had…

Eryn: I love it. God is funny that way.

Heather: Yeah.

Elisa: You can…you can…

Heather: Yes. Yes. We're opposite in every ways. And one of those is that, he just didn't know always how he would be provided for and what that would look like. And he didn't grow up in the church. God is funny like that. He brings…brings people together with unique perspectives. And, uh, between the two of us, he was very disciplined with things. I was kind of like, "Oh, it'll all work out," you know? So I got my first credit card in college, and I was like, "Oh, it'll all work out." Just made the minimum payment and all these sorts of things.

Eryn: Just pause on that.

Heather: Yes.

Eryn: That is such a normal experience. [inaudible]

Elisa: Yeah. We think we're doing it right if we make the minimum payment.

Heather: Right.

Elisa: And whoa, what a lie. Oh my gosh.

Heather: Oh my goodness.

Elisa: What a…

Heather: So again, I…I can't say enough good about what my parents taught me. And yet because they were trying to protect me from knowing about the stress of finances, we never talked about it. The only message I ever heard about finances that I recall is just to tithe. That's the only message that…that I knew. So that's the one thing I knew about finances.

Elisa: Mm-hmm. Give it away.

Heather: So lo and behold, when I'm an 18-year-old and I get a credit card in the mail, uh, in my college inbox, and this…this is just, wow, this opened a whole new world to me. So I was not prepared for that level of responsibility, and I made dumb decisions, and they weren't big decisions. I wasn't going out and buying furniture as a college student. I was just making late night taco runs or whatever, or buying a gift for my family because I wanted to show love to them. So…so I have…I have this credit card, and we enter into marriage. We got married between my junior and senior year. And we have our first house, which has its first air conditioner breaking down, which has its first need for furniture. And so all these things just started to slowly, um, not again, not extravagant expenses, but just slowly started to spiral out of control. And, um, you know, you kind of default into your individual roles. And…and I, you know, did things I always did, and my husband was the one that paid the bills. And, uh, so I knew that we had debt, but I didn't carry the weight of that. Cause at that time, I was just not the person wondering like, "Can I push paying off this bill for this bill?"

Eryn: Yeah.

Heather: My husband…

Elisa: You have a kind of innocence about you.

Heather: Yeah.

Eryn: Yeah.

Elisa: Maybe gullibility might be a better word, but…

Heather: Yeah.

Elisa: …there was an innocence around it. And…and I think a lot of us, you know, we don't realize that this thing that we're…we've been given and trusted with is dangerous. You know, I don't think we've ever been taught that, many of us. So…

Heather: No.

Elisa: …just keep…keep going. That is…

Eryn: Yeah.

Elisa: …interesting.

Heather: Yeah. It, uh, I was just so oblivious, and again, I came from this viewpoint of it'll just all work out. And, so we literally had this night, um, we'd been married for a few years. We had two very young children. And my husband and I went out for a date night, and he was just...I don't know. He was grumpy, and it was driving me crazy. I was like, finally I said, "What is wrong with you? I just feel like you're here to pick a fight." And…and the floodgates opened. He just talked about how the weight of our debt was just killing him, and he just constantly was under this weight of we were one minor catastrophe away from being completely sunk. And again, I knew we had debt, but I didn't understand the weight of it until that moment. It was just, "Oh, it'll all work out." And we had this moment where I was just kind of dumbstruck by it. You know, like what in the world are we gonna do? And I, uh, you know, I'm always quick to offer a solution. Again, firstborn pastor's daughter. Always, uh, quick to offer a solution, but I…I had no solution. And I said to my husband, and it wasn't a flippant thing, it wasn't like, "Oh, let's just pray about it and move on.” It really was, "Robert, I…I don't know what else to do other than to pray about this." So we sat in the parking lot of Applebee's um, and we literally sat in the parking lot and uh just prayed this prayer that was not articulate or long. It was just kind of along the lines of, "God, we've made a mess of things. We don't know what to do about it. Will you help us figure it out?" And it was just such an honest prayer of just we're in over our heads and we need your help. And we went from there, and I kind of laugh now cause we obviously were slow to get the message because of when we proceeded to go into the restaurant when we should have just made something at home. But we went into the restaurant…

Elisa: You were already there, yeah.

Eryn: No PBJs…no PBJs that night.

Heather: Exactly, yeah. The kids were still awake. We were not gonna go home. Um, so we had a babysitter. So we walk in there, and I saw a friend of mine who I had not seen in quite some time, and I asked him, "Lamoris, what are you up to?" him and his wife. And they said, "Oh, we just came from this financial workshop, and we like, we used to fight about finances all the time. We were so overwhelmed with it. It was such a source of stress.

Elisa: Oh my gosh.

Heather: And…and we went to it at our church, and it's made all the difference. You…you guys should do this." And literally I feel like my jaw hit the floor because it was such a clear and obvious quick answer to prayer. And…it's…and again, it's not like we suddenly got a check in the mail that suddenly fixed everything.

Eryn: Sure.

Elisa: Right.

Heather: It's not this whole thing of like, just trust God and He'll fix it for you. But it set up a…a…started the ball rolling on people and resources and learning new disciplines of just keep coming back and surrendering it to God and see what He would do in the process, and it was an incredible journey.

Elisa: So did you go to the course?

Heather: No, because I'm a cheapskate. So what I did is I ordered that particular course on CD at the time, and we both downloaded it, and we listened to it. And so we…we did this workshop on our own…

Elisa: DYI, yeah.

Heather: …listening to it in the car, and went really back to the basics of envelope system…

Elisa: Yeah.

Heather: …and setting aside emergency savings, and slowly, slowly, slowly, slowly began to dig out of the hole that we had gotten out of.

Eryn: Mm, that's awesome. I just wanted to pause on this before we get too fast down the road. I just love that you said we should have gone home probably and just, like made food. But God still meets you even in the choice that you made. And I think that that's…

Heather: Exactly.

Eryn: …that's just a very powerful example of that, that He met you in even making a decision where you could've…should've maybe, uh, gone back home, and He still…

Heather: Yeah.

Eryn: …answered a prayer ahead of you.

Elisa: That's great, Eryn. That's a great observation.

Heather: Oh my goodness.

Elisa: Yeah, we can be so hard on ourselves, can't we?

Heather: Yes. And c- oh, that's a whole…I could go down a whole different train of like, there have been so many times where I have, especially in my 20s, like, uh, in teenage years and early 20s, like struggled to…to hear God's will for my life, as if it was this tightrope that I could fall off of and mess everything up.

Elisa: I know, yeah. Hmm.

Heather: And what I've found is, that, again, even when I've made mistakes, even when I've done things the wrong way, that He is so patient and meets me exactly where I need Him,. And that He even redeems my own self-made messes for…for His good.

Eryn: Yeah.

Heather: Um, I've learned lessons through those mistakes that I can now, uh, you know, such as this. We made a royal mess of things with our finances, but God is opening up opportunities for me to minister to other people by sharing that story.

Eryn: Mm. What have you learned as blending your finances? Because some people have separate bank accounts or they like, I would love to hear your perspective of what works for you guys and what your belief is within even that and being married.

Heather: Yeah, I know there's different takes on this. But I have…I have felt from the very beginning, and again, it made it a little easier for us because we were coming from, like, 18, 19-year-olds into adulthood…

Eryn: Sure, yeah.

Heather: …so we hadn't well-established ourselves. But that being said, I have felt like if we're married, I'm all in. Your money is mine, my money is yours. Our accounts, like, we don't go out to dinner or to make a purchase and say, "Whose account is this coming from?" It's all ours. And there's times where I've made more, there's times where he's made more. And there's times where I've made mistakes and he makes mistakes. Those are our collective mistakes. I felt like if we were gonna be all in and truly become one, that was more than just a marriage certificate or a physical thing or anything like that. Everything had to be united. I'll tell you, one of the early, early struggles that we had, especially before that conversation, is that I told you the one of…the only thing I knew about finances was tithing. My husband, that sounded absolute, like, bonkers. Why in the we're…

Elisa: Right, I can imagine.

Heather: …we're barely scraping by. How could we possibly live with 10% less?

Elisa: Less, yeah.

Heather: And I felt like at the time, I felt just this peace about that this was, um, this was something I needed to surrender to God and let God work on…on Robert's heart on this front, and that I was not gonna force him, and we were gonna make this decision together, and that God would speak to him about this. So…

Elisa: So you relinquished it in a way.

Heather: I relinquished it. His…it's…Robert's heart was not mine to change. His mind was not…

Eryn: That's a good word.

Heather: … mine to change.

Elisa: Wow, just…just pause on that.

Eryn: Yeah.

Elisa: Hello, everyone in a relationship listening. Okay.

Heather: Yeah. Oh my goodness. Uh, and…

Elisa: Nugget, yeah.

Heather: …that's not just a money issue, that's an everything issue. I have to keep surrendering that we are two unique individuals, that God cares about both of us. And sometimes when I thought that God needed to change Robert's perspective, it was really me that needed to listen to Robert, cause Robert was making a good point.

Eryn: Wow, that's good.

Heather: So, but let's not dwell on that because he might hear this.

Eryn: [inaudible]

Elisa: That's…that's not the takeaway. Okay, [inaudible].

Heather: That's not the takeaway

Eryn: Right, right, right.

Heather: But, um, so that was kind of a source of tension…

Eryn: Yeah.

Heather: …and just kind of this off-limits to- or not off-limits topic, but just something that I just surrendered it to God. So Robert will still tell people to this day, one of the things that he credits as the turnaround in our finances, that after that prayer of surrender; one of the earliest decisions we made, and he took the lead on this, is we are gonna start giving to God first. And then, if we need to make adjustments on other things, we will, but we'll give to God first. And that was a huge leap of faith for him, because he had not always seen things work out like I had. Um, and yet God continued to not only provide for us, but just, we were just wowed at the way it always worked out. It was a financial decision, but it was a faith decision. Because Robert d- was really like, "I'm gonna put my money where my mouth is, and if I say that I fully trust God, that has to start with my wallet."

Eryn: Yeah. Right. Wow. That's beautiful. I just love that…that wrestling with God and trusting that, "Lord, I trust that you're gonna transform his heart, and it's not gonna be in my control."

Elisa: That's very gutsy. Yeah, it's very gutsy.

[music]

Mary Jo: Heather has been talking about how her and her husband overcame their financial struggles by trusting in God. That deep trust grows when we spend time with God. But how do we do that when a regular quiet time doesn't fit into our routine? *Guilt-Free Quiet Times* is a helpful guide to reshape how we can spend time with God. This book gives you fun and creative ideas to grow your faith in your every day. You can find a link for this helpful book in our show notes. Now let's get back to the show.

Eryn: There may be some people that are listening that have a…a really negative experience with money, because it's used as power and control over them in their marriage. But then there's also the beauty of discipline. For somebody that maybe they're not familiar with discipline and money cause it feels like control…

Heather: Right.

Eryn: …uh, and it may be an area that they need to grow in, in being disciplined with in stewarding their money well. What advice would you give to somebody that's wrestling with feeling like it's used as control when maybe it's that they need to grow in discipline? And then how do they decipher what's unhealthy in…in the ways that people can use money as control?

Elisa: Yeah, that's a great question.

Heather: Yeah, honestly, the first…the…the biggest piece of advice and the biggest takeaway that I had, is inviting the Holy Spirit to examine our hearts, to search our souls, and to reveal in us whatever is not like Him. For some people, yes, it has been used as a source of control or they've developed whether it's a hoarding mentality or they've developed, they're super disciplined but then when something comes up they don't feel free to give. So that is a struggle for some people. But other people are the complete opposite. You know, again, I fall in this category. Some of the bad decisions I made was because I wanted to…I had good intentions of wanting to…to give lavish gifts, and I wanted to put it out there. And I had to learn the discipline of, I don't have it so I can't spend it. So I think that the biggest thing is you have to invite the Holy Spirit, invite God to look at who you are and what is your unique struggle and…and to show you what that looks like. Because where God wants to work on me is not the same place as He wants to work on you. Um, so I look at the finances really, I talk about how looking at finances through the lens of the…the fruit of the Holy Spirit. Am I showing good fruit or bad fruit? Am I viewing the way I view and manage my money through love, or am I viewing and managing it through greed? Um, am I using it in kindness and gentleness, or am I using it to abuse and to hold down? Am I using it loosely and carelessly, or am I exhibiting self-control? Um, and these are all…

Eryn: That’s good.

Heather: …like we're talking about it in lens of…of money but this is…this is why I come back to money is a spiritual issue, because it's just a symptom of what's happening underneath the surface.

Eryn: Yeah.

Heather: If I haven't fully experienced and embraced the love of the Father and understand that He loves me deeply, madly, truly, you know, if I don't understand that; then that's gonna show up in how I use my money. I'll use it to try to earn love or buy love or to…to get the affections of others.

Eryn: That's so good. Pray for your unique struggle to be revealed. That's so practical, and yeah, I'm gonna be praying for that.

Elisa: This is why I think it's s- stunning that, you know, the pairing word for money should be spirit. Um, you know, we did cat and dog, etcetera, but the…the word we should think of for money is spirit. And…and I'm absolutely 100% sure I've never thought that. I've never, ever...it’s never crossed my mind.

Eryn: Yeah.

Heather: Right.

Elisa: And yet it makes so much sense. Talk a little more about that, if you would, Heather. And especially maybe give us an example of a specific financial decision you needed to make and how money and spirit shaped that.

Heather: I've heard so many sermons and lessons over the years about giving my whole heart over to Jesus and what it looks like to surrender my career to Him, what it look like to surrender the pursuit of relationship and who God wants in my life. I've heard sermons on how I need to trust my children, to God, and all of these things. We talk about our entire life being something that we surrender to God, but for whatever reason, we've treated money as this separate category that we don't talk about and that we leave outside of that discussion. And yet Jesus talked about money over and over again throughout Scripture. And I think part of the reason why He did that is because He knew what kind of control that could have in our…in our lives. If I am not matching up with what I'm doing, if my wallet, my checkbook, my Apple Pay, if it's not matching His agenda, it's not just a barrier in my finances, it's a wall in my spiritual walk; because I'm not trusting Him with it. So I…I had this, even recently, um, you know, here I'm in…I was literally in the process of writing this book and, you know, as if we had, we…we were all messed up and now we're all fixed and you know.

Elisa: Yeah, right, yeah.

Heather: We're like before and after.

Elisa: That's how it works, yeah.

Heather: That's not true. But it's a constant struggle and so even in the middle of writing this book, we had our refrigerator quit working, right? So of course it does. But in the midst of that decision, we knew we had to get that. You can't…we…I mean, I suppose we could, but we were not ready to make that commit of living without a refrigerator. We knew it had to be replaced. But as we went to go shop for the refrigerator, we started taking stock of all the other things in our kitchen that…that was really wonky, you know? Our dishwasher…

Elisa: Yeah, [inaudible] yeah, put together with duct tape, yeah.

Heather: …didn't quite work right. Yeah, our oven has a knob that's missing. And so it was really quick…it was really easy to slip right back into that same space as we were making. They had Presidents'

Day sales going on where we could buy it right now, and it's the responsible thing to do because we'll save money in the long run. And we start to, like, all these feelings of entitlement, and we've earned this, and…and it's smart. And you start making all these decisions. And fortunately, my husband and I have been through this…this like internal temptation long enough where you start to grow this discipline that we said, "Let's take a night to think about this and talk about it and pray about it."

Elisa: Yeah.

Heather: And in doing that, we realized these are not needs, these are wants. And again, this goes against what we've been fighting so hard to not slip back into those same patterns.

Eryn: Yeah.

Heather: That I don't have to have this. That, man, I can complain about my wonky dishwasher, or I can thank God that I have a dishwasher at all, you know?

Eryn: Yeah, uh huh.

Heather: And that I live in a house where I can turn on the oven and heat something and not worry about where my next meal is coming from. So it's this shift of entitlement to gratitude and…and living within good boundaries that God has established to keep…keep us out of trouble.

Elisa: Yeah, yeah.

Eryn: Oh, entitlement versus gratitude. That's so good.

Elisa: That's really, really helpful. S- so, you know, that I think is, you know, one of my take home examples right there. Exactly. And, um, so thank you for that. To people who are struggling maybe they're on the baby steps on this. They're just standing on the threshold of this. They're going, "Oh, I want to get there, but, you know, I've got this much debt. You know, I've got so much debt every month. And even if I pay it off, 50 bucks a month, I'm not gonna be done till I'm 93." You know, how…how can this perspective of money and spirit lighten that load?

Heather: Again, I would start with that surrender and inviting the Holy Spirit to look in your heart and reveal those things that are not like you. But then also, I would look for…keep your eyes open. Because if you are inviting God to be part of the mess, God will bring solutions into your life. So look for the people and the resources that He brings your way to help you. Because again, you're probably not gonna get, the check that just delivers in the mail and fixes everything. But what He might bring into your life is a mentor, or He might bring a workshop at your church, or He might bring a person that can just walk alongside that. We've seen over and over again how God has put people in our life that can help us with that journey. I fully believe that God meant for us to be in community and meant for us shine light into the darkness and invite light into our darkness.

Eryn: Yeah.

Heather: So what I mean by that is there's so often where we get into the shame spiral, where we think, "I've…I've really messed this up too badly, and I want to hide this," and we keep it to ourselves. And the problem is that we cheat ourselves of the blessing of authenticity and inviting others into the struggle. I've done a small group study on…on this book. And we started to share our stories, and it was freeing because we realized we're not alone and we're not unique in the struggle. We were also able to share ideas. We were also able to share encouragement. We were also able to share accountability, and all these things that never would've happened if I just said, "I'm gonna put a wall up and pretend I've got it all covered." So if you are struggling, again, invite the Holy Spirit, invite God into your life and how He wants to be part of it. And then keep your eyes peeled for the people and the resources He surrounds you with to help you in that journey.

Eryn: That's so good, Heather. That's so practical. Um, to tag on that, I'd love to get your advice on how do you talk about money with friends? Cause I feel like we do hold it so close. We're scared to share our mortgages. We're scared to like tell how much we make.

Heather: It's such a hard thing, because we do keep it very private. And we've been told not to talk about money, especially in the church because we're working against these stereotypes. So we don't want to appear greedy. We don't want to talk about money from the pulpit. We don't want to talk about money at church, because we don't want to be seen as money grabbers. So we just like…like, "Okay, we draw a line. I'm not talking about this." I think talking about it starts with being authentic and having the courage to share your story. Um, and as you share, others feel free to do that as well. It doesn't have to get into what your income is and what your level of debt is, but to just to start to talk about, um, even something as little like I've been…uh, I've been shopping with somebody at one point um, this...years ago. I was with my, uh, with my boss actually at the time, and she was saying, "Oh, this dress looks...uh, you should get this dress. It would look so nice on you." And I didn't have the courage to speak up and say…

Elisa: Yeah.

Heather: …"I can't afford that." You know? And in doing that, I…I then perpetuated. A) I didn't invite her into that struggle. I'd…I also made a bad decision because I was so afraid of looking bad to her that…that you know?

Elisa: Yeah, yeah.

Heather: So, um, to just being honest about that.

Elisa: Yeah.

Heather: And then the other thing that I would say as far as how to talk about it is looking for resources that help ask those questions. I tow this line carefully cause I don't want it to seem promotional, but one of the things that I felt, in writing this book that I felt was very important about it was to include discussion prompts to make it easier for people to talk about it. Because I felt like it's one thing to…to read and to learn it, and to try to gain truth for another person. But where I th…felt like the real power comes from is talking about it with other people.

Eryn: Yeah.

Heather: Um, so whether it's this or another resource, finding those resources that…that help take the awkwardness out of it, cause you're just walking through these questions and talking about it as a group. And it takes some bravery. It takes that first person that jumps into the pool at a pool party before everybody else jumps in the pool. Um…

Eryn: Yeah.

Heather: …but if you…if you're willing to…to…to be that courageous person that steps out of your comfort zones and starts asking the questions and sharing, it will be rewarding because you'll be…you'll be rewarded by a true community and what that looks like.

Eryn: Yeah, so good. And you'll be able to decipher maybe even what's healthy and what's not healthy…

Heather: Right.

Eryn: …um, in the decisions by seeing what other…other people in within your community are making. Whether it's what you said earlier, like, do you hoard money? Are you greedy with money? And when you start to hear other people discuss how they manage it, it may help reflect or shine a light within yourself in how you.

Heather: Yeah.

Elisa: So good to make that concrete, I've…I've got a friend who she just never was given responsibility for money. And then suddenly they went through a family crisis, and she didn't have any. And she reached out to a sister-in-law. And her sister-in-law walked her through the whole thing of what to do and how to file for this, and how to get that, and where to get help, and how to start a saving. It, you know, yeah, it's so awesome to have that kind of hands-on help.

Heather: Right, and there are really great resources out there, too. Um, you know, I think of like, Crown Financial, and I think of, um, we went through Financial Peace was the thing that we...there's really great practical resources out there, um, that you don't have to feel dumb. You don't have to feel like, "I should know this by now." Um, have that courage to…to…to admit, you know, "There's things I need to learn," The good news is there is no shortage of resources out there to help you get on the right track when it comes to debt, and control, and savings, and all those sorts of things.

Eryn: Hmm.

Elisa: So Heather, as we close, we know there are people listening who are like, "Ugh." You know, "This is like right... my nose is pressed to the glass, this feels so close to me." So w…would you pray for her or for them, uh, whoever they happen to be listening here, as they take their first step to inviting the Holy Spirit in to their finances and what looks like the Holy Spirit and maybe what doesn't?

Eryn: Hmm.

Heather: Hmm. I'd be honored to. All right, let's pray. *Dear Jesus, I thank You, uh, for this opportunity to be part of this great community of women who are just seeking to hear Your voice and are seeking to be heard. And God, You know all, You see all. You love us, so deeply. And I also know that there are women who are maybe listening and resonate with feeling alone or feeling hopeless, feeling like there's no way to dig out of the hole that they're in. They're tired of fighting with their spouse. They're tired of feeling the weight and the anxiety of the struggle, and they just don't know where to go from here. God, I pray that You would just help them to have the courage to surrender it over to You, that You would search their hearts, that You would search their souls, and that You would reveal in them anything that's not like You. I pray that You'll help them to know that they are loved so deeply, that You care about everything in our* *lives, whether it's our children, whether it's our families, whether it's our career, and even our finances. If it worries us, You care about it. And I pray, God, that You'll help us to surrender those fears and those worries over to You. I pray, God, that You would open their eyes, help them to have wisdom to know when You are bringing people into their lives and resources into their lives that can be the solutions, um, and that they would just continue to lean on You, taking it day by day, surrendering it over and over and over again. Because God, You never get tired of being in the mess with us and helping carry our burdens. I pray that we'll just surrender it all over to You. In Jesus' name, amen*.

Eryn: Amen.

Elisa: Amen.

Eryn: Thank you so much, Heather.

Heather: Thank you.

[music]

Elisa: Well, friends, be sure to check out our website to subscribe to our email list or check out the *God Hears Her* books and devotionals. Find all that and more at godhearsher.org. That's godhearsher.org.

Eryn: Thank you for joining us, and don't forget, God hears you, He sees you, and He loves you because you are His.

[music]

Elisa: Today's episode was engineered by Anne Stevens and produced by Jade Gustman and Mary Jo Clark. We also want to thank Brian and Barry for all of their help and support. Thank you both.

Eryn: Our Daily Bread Ministries is a donor-supported nonprofit ministry dedicated to making the life-changing wisdom and stories of the Bible come alive for all people around the world.

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Eryn: *God Hears Her* is a production of Our Daily Bread Ministries.