

## How God Solves Our Financial Problems Through Counseling

*“1 Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Thy servant my husband is dead; and thou knowest that thy servant did fear the LORD: and the creditor is come to take unto him my two sons to be bondmen. 2 And Elisha said unto her, What shall I do for thee? tell me, what hast thou in the house? And she said, Thine handmaid hath not any thing in the house, save a pot of oil. 3 Then he said, Go, borrow thee vessels abroad of all thy neighbours, even empty vessels; borrow not a few. 4 And when thou art come in, thou shalt shut the door upon thee and upon thy sons, and shalt pour out into all those vessels, and thou shalt set aside that which is full. 5 So she went from him, and shut the door upon her and upon her sons, who brought the vessels to her; and she poured out. 6 And it came to pass, when the vessels were full, that she said unto her son, Bring me yet a vessel. And he said unto her, There is not a vessel more. And the oil stayed. 7 Then she came and told the man of God. And he said, Go, sell the oil, and pay thy debt, and live thou and thy children of the rest.” (2 Kings 4:1-7 KJV)*

God is always there to help us, solve our problems, and to provide for our daily needs. But God has principles that we need to pay heed to and apply in our lives. **We need to understand and accept that the most precious thing that God has placed on earth is His church and the most precious thing that His church can give to the world and to the people of this world is the Word of God.** The Word of God offers advice and the right council which is most needed nowadays in the life of people. **Finances and the management of finances is one of the topics that are hardly mastered by many.** In addition to that, many who fall short of it fall a victim to debt and loans and face the threat of imprisonment, court cases, and even enslavement. The threat of debt and loans and to be in the state of poverty may force persons to fall into the sins of stealing, prostitution, adultery, fraud, crime, and murder. Men or women may fall into immoral relationships and go through it because they are receiving through such finances.

The Bible is still the only book available to us that can teach us best how to manage our finances and how to solve our financial problems. The teachers of the Bible should be experts on topics that deal with finances and offer advices and solutions to financial problems and show the people the way out of troubles due to financial mismanagement, in the light of God's Word.

In the above true incident, we have this poor widow and her two sons threatened to be taken as slaves by the creditor. **Sometime people or you may run from creditors (those could be people, the government, the church, or God Himself), but put in your mind there is a God who can catch you and discipline you, and can return to them what you had taken away from them. The creditor is the lord over the debtor, so you cannot run away but you need to face it in the proper way. Biblically, the borrower is a slave to the lender. “7 The rich ruleth over the poor, and the borrower is servant to the lender.” (Proverbs 22:7 KJV)**

From the above passage and how God intervened and solved the problem of that widow, we can learn certain principles of how God would solve our problems, provide our needs, and what the church can do to counsel and to give advice to the people to be set free from such sin and from suffering.

**I. Never be in debt:** Even though the husband of the widow was a prophet and a man who feared God, he did not do well when he borrowed money and put his family and his children in danger. **When you borrow you will put your family and the next generation in danger. God's Word warns us not to do certain things that will bring harm to our lives.** The promise of God is this, *“1 And it shall come to pass, if thou shalt hearken diligently unto the voice of the LORD thy God, to observe and to do all his commandments which I command thee this day, that the LORD thy God will set thee on high above all nations of the earth: 12 The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow.” (Deuteronomy 28:1, 12 KJV)* God's Word declared, *“and thou shalt lend unto many nations, and thou shalt not borrow.”* **But if you disobey the commands of God, you will find yourselves in debt and forced to borrow over and over again. So never be in such sin and put yourself in debts.**

The husband of that widow might have borrowed in order to help God's people and to provide for them. The widow said to Elisha, *“and thou knowest that thy servant did fear the LORD.” (2 Kings 4:1 KJV)* And some suggest that the husband of this widow was Obadiah who had taken a hundred prophets and hidden them in two caves and had supplied them with food and water. *“3 And Ahab called Obadiah, which was the governor of his house. (Now Obadiah feared the LORD greatly: 4 For it was so, when Jezebel cut off the prophets of the LORD, that Obadiah took an hundred prophets, and hid them by fifty in a cave, and fed them with bread and water.)” (1 Kings 18:3-4 KJV)* **There are many who believe that they can borrow money or need to borrow in order to help others who are in need. Even this is not justifiable. God will not bless or protect those who do that. It is against God's will to borrow. If we don't have loans, then we are free before God and He will not call us to account. I have seen many people in troubles because they had borrowed money in order to help a brother or a sister who was in need.**

Biblically, the borrower is a slave to the lender. *“7 The rich ruleth over the poor, and the borrower is servant to the lender.” (Proverbs 22:7 KJV)* *“25 But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. 26 The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all.” (Matthew 18:25-26 KJV)*

**There are others who stand guarantee for someone who borrows money and pledges themselves to save their friend. But the Bible does not justify that. “1 My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, 2 Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. 3 Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend. 4 Give not sleep to thine eyes, nor slumber to thine eyelids. 5 Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.” (Proverbs 6:1-5 KJV)**

**God will not change His mind and His Word. God does not protect those who become surety for others and stand guarantee for them. The Scripture shows that those who do that lack in wisdom: “18 A man void of understanding striketh hands, and becometh surety in the presence of his friend.” (Proverbs 17:18 KJV) “16 Take his**

*garment that is surety for a stranger: and take a pledge of him for a strange woman.” (Proverbs 20:16 KJV)*

Therefore we need to hate what God hates. *“15 He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure.” (Proverbs 11:15 KJV)* We should not stand guarantee for a strange man and undergo much loss. The hater of such undertakings will be safe.

**II. Express (open up) our financial problem to God and to His church:** The woman cried to God as she opened up to Elisha, the man of God, her predicament. *“1 Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Thy servant my husband is dead; and thou knowest that thy servant did fear the LORD: and the creditor is come to take unto him my two sons to be bondmen.” (2 Kings 4:1 KJV)* Transparency between the members and the church leadership is a very important aspect of counseling for God to reach out and help the members. When the woman came to open up her situation to Elisha, she spoke in detail about it. Hiding facts and not opening up as well as giving incorrect or wrong information will delay the church’s understanding of the problem and giving the correct solution.

In the story that we had read from the Bible, Elisha asked the woman, *“tell me, what hast thou in the house? And she said, Thine handmaid hath not any thing in the house.” (2 Kings 4:2 KJV)* She answered him and said that she had nothing in her house because she had used up all that she had got in paying her debts. Probably, every time the creditor had come and asked her to pay her debt, she would have taken one piece of furniture or clothes or precious things and given it to them until the time there was nothing left. Then, she was forced to come to Elisha and open up to him all her problems. Paying interest to what you borrow make you paying more and this will be the penalty of your sin and disobedience, and finally will enslave you and leads you to poverty.

\* Sad to say, many of the believers are embarrassed and ashamed to open up their financial problems and out of pride they continue to hide it till they are exploited by the devil. Then they are willing to humble down and open up all the details of their suffering and their troubles when they are harassed. \* That’s why the church should have ways and means to peep into their finances and keep track of their lifestyle. As a church we can do that through messages from the Bible, Bible studies sessions, or when people come for counseling.

**III. God’s Church and His people should always be there to guide and to help those who are in financial problems:** *“And Elisha said unto her, What shall I do for thee?” (2 Kings 4:2 KJV)* Elisha showed his willingness to intervene and solve the problem of the woman and her two sons. We as a church and people of God need to show concern and care for those who are in troubles. Elisha was a good listener to the widow and understood well her problem. Before we advise the people, we need to listen well to all the details of their problems so that we can discern what the Biblical solution for the people’s problem is. We as a church, we as leaders and workers in God’s vineyard are responsible to care for other people’s life. We are not afraid to receive people who have financial problems, and we do the following so we can help others:

**A.** We study the Scripture well so that we can learn new things about managing financial struggles and how to produce money while we continue to live in a Godly way.

**B.** We live by the Scriptural standard so that our lives will be a testimony and demonstration for others to see and to follow.

**C.** We share the Scripture with those who are in need to solve their financial problems.

**D.** We should develop the faith that is based on the Scripture knowing that God will not operate and provide solutions out of the Scripture. Such a view will help us to impart realistic solutions that are based on God’s Word.

**E.** We totally avoid solutions that are not included in God’s Word so that people who are counseled will not be set as bad examples to others to adopt unbiblical solutions for their financial problems.

After Elisha had listened adequately to the woman, he asked her two questions mentioned below:

**1. “What shall I do for thee?” (2 Kings 4:2 KJV)** Why did Elisha ask this question? Usually, people when they approach someone for help and advice, come with certain expectations and expect it to be fulfilled. That is why Elisha asked her, *“What shall I do for thee?”* She did not answer this question. So he understood that she had nothing specific in her mind of what she expected Elisha to do for her. In fact, she expected a solution from the man of God for her problem.

\* People who come for counseling can fall into two main categories. The first category is those who will tell you their problem and ask you for a solution. The second category of people will come to you with their own solution and expect you to agree with it and approve it even if the solution is unscriptural. \* If their mind is fixed about certain things, then counseling is of no value to them. Such a category will be difficult to work with and help. Their mind needs to be changed first, and then we will be able to give them the needed instruction. \* Such kinds of people don’t want a pastor over them; instead, they want to dictate terms to the pastor. The support they usually seek is financial. Therefore such kind of people is difficult to convince or offer advice to. Such kind of people is like Martha. Martha complained to Jesus about Mary and expected Him to tell Mary to go to help her. She dictated to Jesus what He should do: *“40 But Martha was cumbered about much serving, and came to him, and said, Lord, dost thou not care that my sister hath left me to serve alone? bid her therefore that she help me.” (Luke 10:40 KJV)* We need to rebuke such kind of people, as Jesus rebuked Martha before we expect them to listen to what we tell them. *“41 And Jesus answered and said unto her, Martha, Martha, thou art careful and troubled about many things: 42 But one thing is needful: and Mary hath chosen that good part, which shall not be taken away from her.” (Luke 10:41-42 KJV)*

The first category of people we spoke who are humble and good listeners to Godly advice we give them the solution, and they will be obedient to apply it and we will be pleased to see how God works in their lives to solve their problems.

**IV. God helps us from what we have:** **2. “Tell me, what hast thou in the house? And she said, Thine handmaid hath not any thing in the house, save a pot of oil.” (2 Kings 4:2 KJV)** Elisha asked her what she had in her house. \* God will use the things that are in your hands to solve your problems. So you always need to think seriously and positively about what you have and what God has placed in your lives and homes. Solutions are from what we have, and not from the things that we don’t have. \* Usually, when people face problems, they are misled by the thought that the particular problem has arisen

because they lack certain things, but they failed to realize that God has placed in their hands certain things that will help them to solve that problem and make them overcome it. The widow did not have the money to pay, but she had the oil and other resources that she could use to make money.

**V. Never think you have nothing at all:** The first reply of the widow to the question of Elisha was that she had nothing at all. *“Thine handmaid hath not any thing in the house.” (2 Kings 4:2 KJV)* But later on she realized what she had and said, *“save a pot of oil.” (2 Kings 4:2 KJV)* We should not look at what we don’t have but at what we have. We should not look to the empty part of the glass but the filled portion. There are many things in our hands that we underestimate the value of, but they are the solutions to our problems. I found that many of the people who come to seek counseling and advice for their financial problems are unable to see the blessings that they have in their lives and the potential resources that the Lord has granted to them.

**VI. The little of what we have God will be using to solve our problems:** *“save a pot of oil.” (2 Kings 4:2 KJV)* It might be little but it is precious and valuable in God’s sight. Little things used properly according to the instructions of God can be great solutions. Little daily cutting of expenses, little jobs, or a little daily, weekly, or monthly saving can bring dramatic changes in your financial status in the days to come. All that is required is the wisdom of God, humility, and the exercise of good stewardship based on Biblical principles. It is no medical science. It is very simple if we trust God and obey Him.

**VII. We need to give complete instructions:** *“3 Then he said, Go, borrow thee vessels abroad of all thy neighbours, even empty vessels; borrow not a few. 4 And when thou art come in, thou shalt shut the door upon thee and upon thy sons, and shalt pour out into all those vessels, and thou shalt set aside that which is full.” (2 Kings 4:3-4 KJV)* Elisha gave the woman complete step by step instructions that she needed to follow. We usually give you complete steps to follow.

**a. “Go, borrow thee vessels abroad of all thy neighbours, even empty vessels; borrow not a few.” (2 Kings 4:3 KJV):** He asked her to go and borrow from her neighbors empty vessels to put the oil in. This is technically an easy step to do. But it needs humility and willingness to be humiliated as she needs to go and knock each door of all her neighbors and beg them for empty vessels. Her humility was tested with such a step and her good heart and good relationships to all her neighbors were tested. Surely she will not go to her neighbors if she is not in good terms or in peaceful relationships with them. She did not oppose this step and that proved that she was humble and had peaceful relationships with her neighbors. **Solutions for financial problems will come true in your lives if you adopt the right attitude.** Who can go and ask for empty vessels and is not ashamed of it? From the technical point, it is easy to ask. But if a person thinks what the people will think of him and how he will take it, then it is a difficult matter, especially if he asked to borrow not a few. Elisha, with the wisdom of God, had put the woman under a test. **Godly solutions to solve financial problems will always challenge the people to develop and to improve better and humble attitudes in dealing with themselves and in dealing with others.**

**b. “4 And when thou art come in, thou shalt shut the door upon thee and upon thy sons, and shalt pour out into all those vessels, and thou shalt set aside that which is full.” (2 Kings 4:4 KJV):** Elisha instructed the woman to collect the vessels and then go

into her house and shut the door. This instruction to shut the door has the following application to solve financial problems:

- **No second opinion:** The reason Elisha instructed her to shut the door was to keep her away from seeking a second opinion. **Many times, solutions for financial problems are hindered because friends’ interferences or people seek public opinion from those who are ungodly and are inexperienced in their understanding of the ways of God in dealing with a particular situation. That is why we advise you to close your facebook accounts to change your mobile number, etc, to be isolated from disturbances.**
- **Mind your own business:** The woman had to mind her own business in solving her problem. **Family and friends parties and social gatherings would distract you from focusing on your targets and goals. It would be a waste of her time and resources and loss her focus. Hard and consistent work is needed to solve financial problems. “11 And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you; 12 That ye may walk honestly toward them that are without, and that ye may have lack of nothing.” (1 Thessalonians 4:11-12 KJV)**
- **Family teamwork is needed:** The man of God recommended that the whole family needed to be involved in solving the problem. **\* Not only manpower is needed to achieve more things, but the whole family must be united to solve the financial problems. \* Even the children should be aware of the financial struggles of the family so that they will learn from their parents’ experience and faults. They will also get involved in prayer and fasting to solve the problem. \* Financial trials would destroy families who don’t receive Godly advice from the Word of God, inspired by the Holy Spirit, through God’s Church. On the other hand, if the church built on God’s principles intervened, then such people can be salvaged, families got united, brought to stable ground, and started to grow to become mature.**

**c. Hints to measure the progress:** The man of God told her, *“and thou shalt set aside that which is full.” (2 Kings 4:4 KJV)* So he gave a scale for her to check her progress in the achievement of her goals to get rid of all her debts. **A scale should be given to those who seek help for their financial problems so that they can measure their progress. That will encourage them as they move forward, to apply the instructions given to them more diligently.**

**VIII. Completely abiding in the instruction:** *“5 So she went from him, and shut the door upon her and upon her sons, who brought the vessels to her; and she poured out. 6 And it came to pass, when the vessels were full, that she said unto her son, Bring me yet a vessel. And he said unto her, There is not a vessel more. And the oil stayed.” (2 Kings 4:5-6 KJV)* The woman and her two sons perfectly abided by the instruction that was given to them, and we can see clearly that the oil stopped when there were no more vessels available to be filled. The woman and her two sons perfectly abided by the instruction that was given to them, and we can see clearly that the oil stopped when there were no more vessels available to be filled. She went and shut the door upon her and her sons and started the good work. **From my experience, I found out that those who follow the instruction of Godly counselors in finding a solution to their financial problems will**



soon get out of their debts while those who are partially obedient they will continue to be in a financial mess. Partial obedience is disobedience.

**IX. Report and follow up:** “7 Then she came and told the man of God. And he said, *Go, sell the oil, and pay thy debt, and live thou and thy children of the rest.*” (2 Kings 4:7 KJV) After the woman had followed the whole instruction of the man of God, she went back to him and reported all that God had done in her life and the progress she made. She went back to him for further instructions and directions. She was faithful to God and to the man of God who had given her the instruction. **Many who found out that God is working in their lives will have the pride and will move away following their independent course to solve their problems. They will not come back for follow up. That course might seem fine at that juncture, but in the long run, it will lead to the bounce back and the exacerbation of their financial problem because of lack of wise instruction from people whom God had placed in His church for this purpose.**

When the woman came back, the man of God advised her with the following: “*Go, sell the oil, and pay thy debt, and live thou and thy children of the rest.*” (2 Kings 4:7 KJV)

- “*Go, sell the oil.*” (2 Kings 4:7 KJV) This is another test Elisha gave to the woman to prove her humility. **To go and sell in the market or go door to door is not easy especially for those who nurture pride. It is humbling.**
- “*Pay thy debt.*” (2 Kings 4:7 KJV) Clearance of debts should be given first priority in managing financial problems. Righteous people are keen to pay their debts in order to avoid people’s threats and God’s displeasure. Many when God will bless them will do other things but they forgot to pay their debts.
- “*Live thou and thy children of the rest.*” (2 Kings 4:7 KJV) The words of Elisha to the woman assured her that whatever she had at that moment would sustain her and her children for the rest of their lives. **Indirectly, he instructed her not to spend lavishly and waste what was left with her. The lesson here is that after you have cleared your debts, you need to continue to humble down, practice good stewardship and the quality of thriftiness to avoid going back to wallowing in the same filth of being in debt again.** The instruction to those who are in debt are as follows: “*20 Hear counsel, and receive instruction, that thou mayest be wise in thy latter end.*” (Proverbs 19:20 KJV)

God’s help, in the form of advice and instruction, will come into your lives through the source He planned for you. As God used Elisha to help and instruct the woman of what she needed to do, God will instruct you and will send you His advice that will help you to solve your problem and to secure the future of you and your family through the church that He placed you in.

**Your problem will start to be solved by receiving the right instructions:** Elisha gave the widow nothing in the form of money or material things, but he gave her God’s step by step instruction. **You must understand that the right advice is the key to solving your problem. Do not expect money or material things. What you need is in your hand and the correct instruction to use it is the only thing needed.**

***My dear and beloved:*** God has a good plan for you; to prosper you and not to harm you and to give you hope and future. The problem that you are facing now will be solved by God and the solution that He offers will sustain you for the rest of your lives if you are willing to fully obey God’s Word.

**God’s presence in your lives is what you really need.** The little oil that was with the widow solved her problem. The oil is symbolic of the presence of the Holy Spirit in your lives. Once you accept Christ, then you are sealed with the Holy Spirit. “*13 In whom ye also trusted, after that ye heard the word of truth, the Gospel of your salvation: in whom also after that ye believed, ye were sealed with that holy Spirit of promise, 14 Which is the earnest of our inheritance until the redemption of the purchased possession, unto the praise of his glory.*” (Ephesians 1:13-14 KJV) When you face trouble, then you need to invite the Holy Spirit and allow Him to work in your life; you need to listen to Him and obey Him so that He will take you out from your dilemma.

We as a Church of God and servants of God and teachers of God’s Word are willing to do the following for you:

- A. We will listen carefully to your financial problem.
- B. We are available and willing to give you the right Biblical advice and what you need to do step by step in a clear way to solve your financial problem.
- C. We will stand firmly by you without being shaken. Elisha did not give her any money nor did he pay her debt but gave her the right advice. **Be sure your problem will be solved when you obey the instructions clearly.** The widow obeyed the instructions of Elisha and she found herself free from debt and still there was left to help her and sustain her through life.
- D. **We encourage you to exercise faith that God will help you and solve your financial problem when you obey God’s Word and follow the instructions that we give you.**
- E. Offer advices based on Biblical principles relating to financial matters and support you through thick and thin to bring your financial problem to a closure based on Scripture and with your compliance to God’s Word and God’s will.

Reflect on the message and think about it in a way that will help you and direct you to solve your financial problems and take you out of your struggle. I pray that you humble yourself so that you will receive grace and mercy along with a suitable Biblical instruction to help you lead a debt free life.

***My prayer:*** Father God I come before you in the name of Jesus who died on the cross for my sins, who was buried and rose from the dead on the third day to give me eternal life. I thank you Lord for your Word that showed me the reason for my financial struggles and the way that you set out before me to go out from such struggles.

*Confess and renounce the following sins; borrowing money and putting yourself in debt, spending much, lack of budgeting and lack of stewardship, pride, lack of humility, non willingness to open up your problem to the church and receive advices, etc. Lord I humble myself before you, confessing and renouncing the following sins*

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*Lord I am willing to open up my financial struggles to your church so I can receive counseling and solutions from the Bible. Lord I commit myself to live the content of this*

*message and to teach others the way of obedience and God's will, by setting myself a good example for them that they can observe and follow.*

*Lord thank you for my brethren and sisters who repented and committed their lives to serve you and to live the plan that you have for them. Lord give us wisdom to give them the right advice that will help them to come out from their struggles. Lord protect them, sustain them, and provide all their needs so they can continue to serve you.*

*Lord bless us as a church and refill us with the Holy Spirit and give us the spiritual gifts to go on and serve you. Lord help us to evangelize and teach your Word and make disciples and train workers, and enable us to plant new Bible studies and new congregations for the church. Lord fulfill the vision of the church, 'Multiplication in peace with implementing the whole will of God'. Lord bless us, enlarge our territory, let your hand be with us, and free us from harm so that we will not feel pain. The grace of the Lord Jesus Christ, and the love of God, and the communion of the Holy Ghost, be with us all in Jesus' name, Amen.*

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