



# When Finances Change

## FOR THE WORSE

■ by Joy Bocanegra, MA, LCPC

Substantial tax increases and the imminent reduction of my husband's work hours brought panic to our door. If that wasn't enough, we unexpectedly had to replace a car. We bought used but still, we now have a car payment. What would we do? How would we pay our bills? We were already living paycheck to paycheck, so this was scary! And yet, I knew fear is not from God. He is bigger than this. He is my provider and friend and invites me to sit with Him and face this with him. "Therefore, I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food and the body more important than clothes? Look at the birds of the air: they do not sow or reap or store away in barns and yet your heavenly father feeds them. Are you not more valuable than they?" Matthew 6:25 & 26

So, how can we live in this place?

First, begin with prayer for clear thinking and wisdom. Then survey the whole situation. What expenses can be reduced or eliminated? This might include eating out less or not at all for a while and refraining from buying items that are wants not needs. Even little changes can add up to a sizable difference like bringing a reusable water bottle or beverage from home when you're running errands instead of going through a drive through or picking up something at a gas station mini mart. Look for ways to stretch your dollars using sales, discounts and coupons. Search online for discounts and coupons even on services like oil changes. Shop around and compare prices for everything including haircuts, cell phone service, internet, car maintenance and medical services.

### Dollar Stretching Tips

#### Look for free activities:

- Library  
Borrow library books, audio books and DVD's  
Check out library events and programs
- Parks  
Utilize playground equipment, walking paths and space to run. A bench or blanket under a tree provides a nice place to relax or read.
- Biking and hiking provide both exercise and opportunity to enjoy the outdoors which helps reduce anxiety.
- Enjoy summer movies and concerts in the park. Bring a blanket or lawn chairs, picnic supper or snack and you'll be all set.

Many movie theatres have a discount day when tickets are discounted. Daytime hours are usually cheaper than evening, so consider a matinee.

#### Senior Discounts

If you are 55 or older ask about senior discounts for goods and services. Many stores, theatres, restaurants, hotels, museums, auto centers and other businesses offer senior discounts. They don't tell you so you have to ask. Age eligibility varies from 55-65 and is determined by each company.

#### Village or Townships

Various villages or townships offer programs for discounted services. A township near me offers its residents the opportunity to get blood pressure, cholesterol and glucose levels checked the second and fourth Thursday of the month for \$30.



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### Park District

Many parks districts have classes, events and programs that are inexpensive.

### Medical Services

Shop around. Prices vary greatly on office visits, bloodwork, MRI's, x-rays, and so on. For example, Doctor visits and testing through a hospital are typically more expensive.

### Give it to God

After exploring all that you can do to cut costs and stretch dollars, give it to God and rest in him. He loves us and will provide for us. "Do not be anxious about anything but in everything by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus." Philippians 4:6



### Practice Good Self-Care

Practicing good self-care is imperative to good health. Stress can not only cause emotional unrest, but can take its toll on the body. It's all connected. Making space to rest, relax and nurture our souls enables us to cope better and live more joyfully. Take time to de-stress on a regular basis. We live busy lives, which means we need to be intentional to create space to do this or it won't happen. Below are some ways to practice good self-care:

- Exercise
- Pray
- Meditate on scripture
- Practice Mindfulness
- Take a Bubble bath
- Spend time in nature
- Be grateful. Keep a gratitude journal or mentally note 3 things you are thankful for each day. Looking for what's good in your life and choosing to be grateful can counter the negative thinking that stress may bring.

Life is full of situations out of our control. You can, however, choose your perspective which makes all the difference. What if we chose to look at financial need and uncertainty as an adventure - an opportunity to see how our loving Heavenly Father will take care of us? What if we took this opportunity to grow, to pray and to trust the amazing God of the universe, who knows the number of hairs on our heads? Hang on to Jesus. It's going to be alright! ■



Joy Bocanegra is a Licensed Clinical Professional Counselor and sees clients in our New Lenox and Orland Park, IL locations.

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