



People are getting laid off. Men can't find jobs. Companies are being forced to do layoffs. People are taking pay reductions. Bills are going unpaid. Budgets are getting slashed. Home values have plummeted. Savings accounts are rapidly being emptied out. Investments have gone up in smoke.

How are you going to survive?"

Much will be written in the days ahead about why this happened (humanly speaking), who is to blame, how to fix it, and when it will be over. However, let's purpose to concentrate on how to personally survive by focusing on *3 major aspects* of this meltdown:

"Survivor" Discussion Questions

1. Are you feeling weary? Do you feel like there is no end in sight? How bad is it with **your** meltdown?
2. You may not feel like you are going to get through this, but are you willing to believe the Scriptures & put **faith** in God? If so, do you need to exercise *saving* faith or *living* faith?
3. What are some practical, spiritual and financial strategies you need to **prayerfully consider** implementing?
4. Which of the spiritual disciplines do you need to **practice**?
5. You're going to get through this...do you **really** believe it?

Isaiah 45:7 (NLT)

*"I send good times and bad times.
I, the LORD, am the One who does these things."*

- H2SEM book written by **Pat Morley** in '09 (*MIM Books*)
- Summary provided by **Coach "K"** in 2009 for MVP discussions and Disciplesmen.com resource usage

God

God is in charge. He has a plan. He was not *surprised* or somehow caught *off guard* by this meltdown.

God is not sitting up in heaven *wringing His hands* about how this will turn out. He is altogether good and trustworthy.

God is sovereignly orchestrating all the ***seemingly random circumstances.***

You

- You're going to *get through* this!
- We all need some help...we can't go it *alone*
- Avoid the tendency to *withdraw*
- Spend time with God on a *regular basis*
- Invest in a small group of *supporting friends*
- Understand how you got "*off track*"
- Avoid living by your *own ideas*
- Take inventory of your "*idol factory*" (money, positions, homes, memberships, affiliations)



- Make sure you solve the "*right problem*"
- Fully grasp God's plan for you *personally*
- If you are one who is exploring God's plan, isn't it time to reach out to the One who is *always* reaching out to you?
- If you are a "Christian in spirit, but secular in practice," why not *fully surrender* to Him at this stage of your life?
- If you are a Biblical Disciple, demonstrate *authentic faith* to those who are watching!
- "There is a **God Who Is** and a god we want. *They are not the same God.* The turning point of our lives is when we stop seeking the god we want and start seeking the God Who Is."

Your Circumstances

Spiritual Survival Strategies:

- Don't underestimate the power of *prayer* – Col. 4:2
- Inquire of the Lord about *everything* – Joshua 9:14
- "*Let it happen*" vs. "Make it happen"
- Don't mistake equipping as *abandonment* – Gen. 45:5
- Give it *time* – Wilderness wanderings of Israelites

Practical Survival Strategies:

- Communicate – don't *dodge* people
- Cling to your integrity – *keep your word*
- Absorb the blow – don't react *unwisely*
- Practice *steady plodding* – start chipping away
- Seek counsel – from *wise* advisers
- Maintain a *positive attitude* – Count Your Blessings!
- Manage your *private life* – to buy you time and grace
- Stay on an *even keel* – avoid becoming a nervous wreck

Financial Survival Strategies:

- Get out of debt – make it your *overarching* goal
- *Proactively* meet with your creditors in person
- Always do what you say – *keep your promises*
- Shed personal liabilities – get out of personal guarantees
- Live "*within your means*" – not "at" or "above"

Spiritual Growth Strategies:

- Live by The Spirit – Galatians 5:17
- Surrender to the Lordship of Christ – Psalm 139:23-24
- Renew your mind through discipleship – Romans 12:2
- Practice the Spiritual Disciplines - *connect* with God

PERSONAL ACTION PLAN:

- Turn some of these strategies into an *action plan*
- Focus on the "*do or die*" issues
- Consider the right "*next steps*"
- Don't *soon forget* the lessons learned!