

8 Ways to Trust God When Money Is Tight

By Cindi McMenamin

Wouldn't it be nice if having a relationship with God meant never having to worry or stress about money again? Actually, that's possible. But not because God fills our bank account with money when we surrender our lives to Him. Like with every aspect of our lives, God wants a relationship with us in which we are dependent on Him, and trusting Him with all that we have. He wants us to keep *Him* as our God, not what we have or what we'd like to have.

My husband and I have lived on a small church pastor's salary for nearly 30 years – including a few years in which my husband supported our family on a couple of minimum-wage paying jobs. I can honestly tell you that God has *always* provided everything we have needed and so much of what we've wanted.

Based on three decades of seeing God come through for my family financially, here are “8 Ways to Trust God When Money is Tight.”

1. Realize it's not about the money.

I'm convinced that our financial stability depends on how much we trust God rather than on how much we make. It's really not about the money, how hard you work, and how wisely you've invested. Our financial situation is almost *always* about trust.

I used to get a little disillusioned during my college years, thinking *If God, my Father, owns the cattle on a thousand hills (Psalm 50:10) why is it that I can't even afford a hamburger?* I've learned since then that it isn't about whether God has the money and *can* help us. It's about what He wants to do in and through us, as we rely on Him for what we need. God can take whatever financial situation you're in and build into you character, hope, and a future. See every financial struggle as an opportunity to trust Him more and a doorway through which you can discover God's grace, provision, and fatherly love.

2. Trust Him with today.

It's easy to look ahead at the month and estimate how much you'll need to pay your bills and then stress about the shortfall. But Jesus must have known we'd have a tendency to do that. He told His followers to look around and see how God provides food for the birds, and clothing for the lilies of the field. Then He told them, *“if God cares so wonderfully for wildflowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith?” (Matthew 6:30).*

Jesus summed up His teaching by saying, *“don't worry about these things, saying, ‘What will we eat? What will we drink? What will we wear?’ These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need” (verses 31-33).*

Jesus was giving them – and us – a formula for trusting Him daily for our provision, and not stressing about money by worrying about tomorrow.

3. Remember how rich you really are.

God owns it all... which makes us (His children by [faith](#) in Christ) heirs of all He has ([Galatians 3:29](#)). While we might not feel that we have much on this earth, we can read [Ephesians 1:3-14](#) and be reminded again of what is ours in the heavenly realm. As you look at what God gives you through [salvation](#), you can be encouraged at what is yours today, not just some day in heaven.

Think about it. If God can take care of our *eternal* life, by providing His beloved Son for our salvation, then certainly He can take care of our *everyday* life, including whatever financial needs we have. Read [Ephesians 1](#) – daily if you have to – and remember what is yours in Christ. It will give you a different perspective and it may cause you to thank Him more than ask Him, when it comes to your financial needs.

4. Release it back to God.

We are managers, not owners of the money God has entrusted us with. That makes it all His in the first place. Therefore, He expects us to give from the first of what we have to Him, as a way of honoring Him, and as a reminder to us that He owns it all.

The Old Covenant Law required God's people to tithe (which literally means giving to God a tenth of your income). Under the New Covenant, Jesus instructed us to give generously in proportion to how we would like God to be generous toward us ([Luke 6:38](#)). He wanted to make sure that our desire to please Him was stronger than our desire for money.

I can attest to the fact that God is faithful to His children who give, even as they struggle to be faithful, financially, to Him. My husband once challenged his very small congregation to tithe 10 percent of their income for a month, and if they couldn't pay all their bills at the end of the month – after [tithing](#) and being responsible with what they had left – my husband would *personally* pay their bills for them! Now that was scary for me, yet God showed His faithfulness as that poverty-stricken congregation (and the pastor's wife!) learned to tithe and trust. Ask God to challenge *you* with what He wants you to give and trust Him with each month.

5. Welcome the faith adventure.

Trusting God for His provision when it looks bleak is truly an adventure in [faith](#). Yet, we have a God who is not only pleased by our faith ([Hebrews 11:6](#)), but who also loves to come through for His children ([Matthew 7:9-11](#)).

Do you know what it's like to get an unexpected check in the mail on Monday for the exact amount of an unexpected car repair bill you receive on Tuesday? Your unforeseen financial situations don't take God by surprise and as you trust Him and honor Him with what you have, you will continually see Him come through for you. See your "unforeseen financial situation" as the beginning of an exciting adventure God is waiting to lead you through.

My family has had a great time seeing God come through for us, financially, in incredible ways through the years. In fact, each time He does, we write it down on a small piece of paper and hang it on a loop we call our “blessing ring.” At the end of each year, we read through each of those blessings and are reminded again of God’s faithfulness.

6. Gain wisdom through God's Word.

Sometimes we are just foolish when it comes to spending, borrowing, and handling our money. Debt is often the consequence, as is feeling we are under too heavy of a burden to ever repay or be financially free again. But that doesn’t mean God can’t still work in our lives, teach us lessons, and get us back on the road to financial recovery.

The Book of Proverbs is full of financial wisdom and warnings about getting into debt, living beyond your means, and going into business with someone you can’t trust. Read it and take its advice when it comes to business dealings, spending money you don’t have, and charging – or paying – excessive interest. I’ve also seen God work through Dave Ramsey’s Financial Peace University, and other resources that are available to help believers who want to start doing things right, financially. Do what it takes to become wiser and more responsible when it comes to the money God has entrusted you with.

7. Practice generosity.

Sometimes we think the more money we hold onto, the more we’ll have. But the opposite is true in the Kingdom of God. The more we give, the more God gives us so we can keep on giving. In Second Corinthians 9:6-11 we are told that as we give generously and cheerfully *“God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others”* (verse 8).

As you live generously toward others, Scripture promises God *“will provide and increase your resources and then produce a great harvest of generosity in you. Yes, you will be enriched in every way so that you can always be generous”* (verses 10-11). Pray that God will help you be generous with what you have so you will always have money to give to those who are in need.

8. Choose contentment.

The Apostle Paul told the early Christians, *“I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. For I can do everything through Christ, who gives me strength”* ([Philippians 4:12-13](#)). A few sentences later in that same letter, Paul assured them, *“And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus”* (verse 19).

Can you be content with little if that is what God has ordained for you? There is joy in living simply, in giving things away, tossing out clutter and not collecting more, and determining to live on less. Most of us have no idea how much excess we already have and how little we really need to not only get by, but to be happy. Practice contentment and you may find your financial worries aren’t nearly what they used to be. First Timothy 6:6 assures us that *“godliness with contentment is great gain”* (NIV).