

Q&A: Answering the Tough Questions

These are some of the “tough questions” we hear from Participants or that may come up while you are working with your family. Please forward any other questions, whether you have answers or not, and if you do have a biblical answer with scriptural references, please include that as well.

1. **Can we help participants financially or with gifts when we feel called to do so?** Providing assistance with food or material support is often helpful and you may feel called to do this as you work with your family. In kind assistance with food, clothes, or other specific items, rather than actual cash, is often best. Discuss your assistance within your team of mentors so that duplication of these efforts is avoided, when it is not helpful.
2. **Is it ok to suggest the kids help out financially?** Lots of families have children living at home. And each situation is different. In general, it is reasonable to ask adult children who have moved back home after college or a period away to assist with expenses by paying rent, helping with utilities and food, car insurance and other expenses that they help to incur. With younger children, generally speaking, it is important that they be made aware of and understand the family’s financial situation and that they be given opportunity to consider their ability to contribute. It is also worthy of note, that paying rent is a taxable event. If they are earning income from a job outside of the home, it could be that they contribute by taking on some of their own expenses like clothing or extra-curricular school activities that they choose participate in. If they are too young to work outside the home, they can still participate by supporting the family’s decision to go without things like allowances, or expensive vacations, or expensive gifts that they may have been accustomed to in the past. There are many ways for children to participate in the family finances --- as mentors, a good place to start addressing this issue is by suggesting the children join in the program and then letting the family determine appropriate ways for them to work together towards a solution. Spiritual Mentors should also include children in the sessions whenever possible.
3. **What is a need?** Food, clothing and shelter; but this is more tradition than reality. What we need and when we need it is different for each person and different at various times throughout our lives. Consider Corrie ten Boom and her sister. Or those engaged in Christian persecution and battles that we rarely think about, let alone plan for....
4. **Will God really meet all of my needs all of the time?** God knows more about our needs and cares more about our needs than we do. Read all of Luke 12: 15-20. Participants sometimes wait for God to provide, when they have the means, resources and intelligence to work and provide for themselves and their families in a Godly manner. We rely on God for EVERYTHING...and when He provides, we must respond accordingly.
5. **When do I quit working with someone?** We don’t quit. No matter how hard it gets or how slow the progress is. However, occasionally one of our Participants quits. If they refuse to do

the reading or refuse to do the homework, if they will not keep a checkbook ledger or balance their checkbook, Mentors can and must explain that the program requires their participation to produce results. If they refuse to participate, we ask that you write them a letter outlining again what they agreed to when they signed the Participant Agreement, and explain that without their support and engagement, the program cannot meet their expectations, and that it is best to discontinue or postpone the program until they are ready to participate. We have templates for this letter, and suggest you speak with Jim or Beth before you end the program.

6. **Can I take that out of my emergency fund?** Unless it is a true emergency, it cannot come out of the emergency fund. A sale at Macy's or Walmart or Cub Foods is not "an emergency." A great deal on a cruise is not "an emergency." The purpose of an emergency fund is to serve as capital that will be available when it is February and the furnace won't work or a sewer line gets plugged by roots in the yard and backs sewage up into your basement. It is for an **unanticipated** expense and the money must be there so that the Participant can avoid borrowing or other means of dealing with the issue that will cost more in the long term.

7. **What is an unanticipated expense?** Needing a new transmission in a 12-year-old vehicle with 200,000 miles on it is a predictable predicament. While it may be difficult, we need to live "BELOW" our means to live within our means. That way, we can afford to save for the predictable large purchases that we will experience. Think of what you will want to purchase over the next 10 years in order to provide you and your family with the following:
 - a. Safe, secure transportation
 - b. A home that stores groceries, allows you to avoid the Laundromat, and keeps you warm in the winter and cool in the summer
 - c. An education for your children that prepares them for gainful employment
 - d. A vacation to enjoy the blessings of being a family together
 - a. Trips to attend weddings, family reunions, funerals and other life events that you don't want to miss
 - b. The ability to provide these things in the short term, say six months, even with the loss of income

So what is really an unanticipated expense? Make a list. Then move it into the list above and start saving for it! Of course, there may actually be one or two or three things that happen all at once and you may have to dig into the emergency fund, but if you build one up and keep it funded, you can have the cash down the road when you need it. As time goes by and you get better at this, you will think of this fund as your cushion and not something to ever fully deplete.

As you will see, the emergency fund has very few legitimate uses. But there may truly be an emergency some day. And you won't have to ask anyone if this is an "emergency." Always remember that your objective is to steward the resources God has entrusted to you effectively. When you have a cushion built up, and the people and things you steward are "protected," you

can stop adding to this fund. At some point, it may even become a blessing to someone else in an emergency.