

FINANCIAL STRAIN

"MY GOD WILL MEET ALL YOUR NEEDS"

Key Passages

- Philippians 4:19 - "And my God will meet all your needs according to the riches of his glory in Christ Jesus."
- Matthew 6:26 - "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 much more valuable than they?"

Lesson

Mark stared at the pile of bills on his kitchen table—speech therapy, occupational therapy, the new communication device insurance wouldn't cover. His wife had left her job to manage their son's care needs, cutting their income in half just as expenses doubled. "How can we keep this up?" he whispered.

Financial strain hits special needs families from multiple angles: ongoing therapy costs, medical expenses, specialized equipment, and often the necessity of reduced family income. The pressure can feel overwhelming, especially when friends suggest "just trust God", while their bank account shrinks.

Yet Jesus, who had "nowhere to lay his head," understood financial uncertainty. He taught about God's provision not from a place of abundance but from experience with need. When He points to birds that neither sow nor reap, He's not dismissing our responsibility but reminding us of our value to the Father.

God's provision doesn't always look like we expect—sometimes it's an unexpected check, other times it's peace in the midst of uncertainty, or wisdom to navigate difficult decisions. His faithfulness isn't measured by our bank balance but by His presence through every season.

Discussion Qs

1. What financial pressures specific to special needs parenting weigh most heavily on your heart?
2. How do you balance trusting God's provision with being responsible stewards of your resources?
3. When have you seen God provide in unexpected ways during financial difficulties?
4. How do you handle any guilt that might come with the high costs of special needs care?
5. What helps you find peace when financial needs seem to exceed your resources?

Dads

1. How do you handle the pressure of being a financial provider when costs seem overwhelming?
2. What helps you trust God when you feel like you're failing to provide adequately for your family's needs?
3. How do you balance working extra hours for income with being present for your family's emotional needs?

Moms

1. How do you manage guilt about expenses related to your child's needs, especially when it affects family finances?
2. When you've had to choose between your child's needs and other family priorities, how did you find peace with those decisions?
3. What helps you when financial stress affects your ability to make decisions about your child's care?

Couples

1. How can you support each other when financial stress creates tension in your marriage?
2. What practices help you both stay focused on God's provision rather than your circumstances?
3. How do you make major financial decisions together when the stakes feel so high for your child's wellbeing?

Application: This week, identify one financial worry and spend time praying together about it, asking God to show you His perspective on your needs.