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## Worrying About Money?

### ***Conversation with Richard, Celia and Anna***

**Richard:** Australia is often referred to as a lucky country due to our financial wealth and lifestyle. But that often hides what's really going on underneath. Many people worry about money. Especially the lack of it. As a result, we put unwanted stress and expectations on ourselves. How can you find peace when it comes to worrying about money? This is messages of hope with Richard Celia and Anna.

One of the biggest causes of stress and families is worrying about money. Some might even lose sleep over it. And worrying about it too much can mess up relationships and dominate everything we do.

**Celia:** I was going to say that's a really really hard thing. I guess at the moment the biggest thing in my head is worrying about my kids' future. How are they going to actually manage to live outside of the house, here's hoping that they do live outside of our house at some stage! But you know, particularly at the moment with the housing, as soon as things are coming up for rent they're gone that that's stressing me.

**Richard:** Yeah, for sure. How about you, Anna?

**Celia:** You've got a business.

**Anna:** Yeah, I think that is definitely the ups and downs of business. It's so stressful. There'll always be quiet times and then busy times and I think depending on what sort of business you have can determine when the highs and lows are and sometimes the lows come without realizing it. COVID again was a great example of people who may have felt really not stressed about money as business people but COVID hit and it shut down their whole business.

**Celia:** The big thing though is that money is very often something that people don't want to talk about. The fact that "Oh gosh I'm struggling" or "I'm worried about it." It's not something you share.

**Richard:** Yeah, It's very tough to talk about it. I remember at Lutheran Care days when people would come in very nervous, very ashamed of even just asking for money. But they were in such dire straits it was their last resort. So to come in was really hard but then for them to hear that this is normal, there are people to help and they often left by saying "Thank you for caring."

**Celia:** Or I wished I'd come earlier!! Because you feel like, I guess, a failure if you haven't managed to.... I don't know where that comes from but providing for yourself or your family and if I'm not doing that I'm a failure.

**Anna:** I think too often we cover that shame by saying "Everything's okay." Or we say, "Oh I'm not very busy at the moment." Instead of maybe saying "Actually I'm not busy at the moment and it's affecting us financially." So we use other things to kind of cover the fact we don't want to talk about our finances, which is what shame does. Shame keeps us quiet and stops us from sharing honestly about what's going on in our life. But the fact is that stressing about money is so normal. If you ask anyone in your life "Do you stress about money?" I would be surprised if someone said

"No, I don't stress about money at all." You know the fact that we stress about money, worry about it and it concerns us and yet it's actually so normal.

**Richard:** Worrying about money can cause stress in all sorts of ways. Especially when we're struggling. The shame that creates can be unbearable.

**Celia:** How do you overcome that feeling of shame when that's so ingrained in us?

**Anna:** It's so hard, isn't it.

**Celia:** How do you make that first step?

**Anna:** It's a great question because the research tells us that actually shame stops us from talking about it. It keeps us quiet. The research also tells us to become more resilient to that is we actually need to speak it. That's vulnerability but actually being vulnerable is courageous. So actually sharing our struggles with money is a really strong thing to do. But we need to share with the people who we trust the most. You know, talk to your husband, talk to your best friends, talk to someone that you trust that you can just go "Oh my gosh this is eating me up, I can't sleep, I'm so worried about it that I need to just share with you I'm stressing about money."

**Richard:** First thing sometimes is just talk to yourself!

**Anna:** Yeah!

**Celia:** What do you mean?

**Richard:** Well just hear it out loud. Just say "Look I'm struggling here with money."

**Celia:** Okay, Say it out loud.

**Richard:** Yeah, look I shout it out to God and say "Dear God!" and that might be all that it is. Maybe a few other words in there as well but it's trying to stop the spiral of everything seeming impossible. Trying to break it down and sometimes saying it to yourself as a first step to then go the next step as in "Right, how do I approach this with someone who cares about me." So, it's not even necessarily someone I might trust but it's someone who cares about me. So, it could be like a financial counselor, someone who's even independent of my complete situation.

**Anna:** There's an analogy that Brene Brown uses to explain kind of how shame works and why it's important for us to speak our shame. So, if you were to think about a Petri dish, like in science, where you put things in to watch them grow. So, if you were to put shame into a Petri dish and douse it with silence, secrecy and judgment. So, don't talk about it at all, it's going to grow grow, grow, grow, grow and get bigger and bigger.

If you put the same stress and shame in a Petri dish and douse it with empathy and compassion, so that would be the response of the person that you're sharing with, it stops growing. And then what happens is you then feel free. Like there's something that happens within us that actually gives us clarity to be able to think clearly about what it is that's happened. It's just an amazing experience.

**Celia:** So just that articulating of what is going on in your head.

**Anna:** Yeah, you got to speak it out loud. That's what the research says. So, there would be something powerful about doing that to yourself or saying it to God because he has a trustworthy, empathetic, compassionate, response. There's no judgment in how he's going to respond. When I share and I speak out loud "God help me, I don't know how to like get out of this financial stress."

**Richard:** And you know the beauty of God in that situation is he already knows what's going on in that space but wants to hear that from you to help you relieve that burden and that stress.

**Anna:** Which is the relationship, the trusting relationship thing.

**Richard:** This is messages of hope with Richard, Celia and Anna. We're talking about how money can cause us stress and how it quickly becomes the focal point of our lives. What's at the center of your life?

**Anna:** You know, it's really interesting, just lately I've had a new revelation about all this money stuff. My Nanna has recently passed away and it just made me think that's it. It actually is it. When we die we don't take anything with us. She's gone now and all her stuff is still in her house where she lived and that's it!

**Celia:** You do not take it with you.

**Anna:** Yeah.

**Celia:** And so, what's important?

**Anna:** Well, you know I guess that's that whole thing for me, it's about the fact that money isn't actually as important as what we think it is.

**Celia:** You need it, like you need a certain amount but it's not that money is always going to be there or that amount of money is always going to be there. It's the up and down-ness of it. So that's never going to give us certainty in life. So where do we find that certainty. For me, it's my relationship with my family but also my relationship with God. He's certain and money isn't.

**Richard:** That's right. Well, you can't have a relationship with money. It might bring you moments of happiness when you use it but whether you've got a little or nothing or whether you're a billionaire, there's a whole scope there. It's more about where you place money and what it actually means for you. So, if you do put your hope in money it's going to let you down. You're not going to find lasting joy in it.

**Celia:** So, where does joy come from for you then?

**Richard:** I take hope that in those moments when we cry out to God, hearing the promise that he's always with us and he's always there. Never will I leave you or forsake you. No matter how low I get, I can have a relationship with him to guide me through it. In that way, if I'm sitting there as a family trying to juggle things or to work through what's going to happen in our lives financially, I can place it.

**Celia:** I'm watching your hand movements and you're placing it on the side here. It's not in that central part. And I think, you know, we agree it's your relationships with people that are important. Like, you remember your Nan, not for what she had and what she's left behind with her but it's the relationship that she had with you. That's the important part that she's left behind.

**Richard:** It's having relationships as a goal. If your goal is to have money you're never going to have enough. Whereas if your goal is your relationships, the growth and the development, the joy in that and I suppose the stress you know, this starts breaking down things that we've spoken about. Shame and fear and anxiety around money and jobs. But your relationships can actually grow and develop. Particularly that one with God and knowing that he says "All things are possible with him."

**Anna:** Yeah, and the biggest thing that comes to mind for me is God is my provider. So, my relationship with him, as I lean into that, then I start to go "Oh actually all this stress is not my problem." Like, it's actually God's problem. He's my father and he provides for me. Now that may not be in money. I might be thinking "Oh I need money to buy groceries" but I might get gifted some groceries. So, for me it's about reminding myself that actually God's my provider, he's my certainty. When everything else seems so uncertain he's the one that I come to.

**Richard:** And he loves us so much. He sent his son to die on the cross for us. He doesn't judge us, he cares for us and he wants the best for us. He understands that we need money, it's one of the main things that Jesus actually spoke about. So, he fully understands that we need money but he's trying to put it in a place to say, don't let it cause you stress or anxiety. He doesn't want us to be stressed and anxious. I think knowing that we can go to someone like God, who's always got our best interests at heart and wants to help us through. I think then it helps us even with our own identity, the shame, the stress with money, it's a freedom.

**Celia:** And that and that relationship with God puts money in its place.

**Richard:** Because then it's like "Oh no, money doesn't have to rule me because I know I'm loved."

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