



Trapped in Financial Isolation
(You need to invite someone in to help you)

March 26, 2023

Series Map for March

1. Trapped by **Unnecessary Obligations** (How necessary are your obligations?)
2. Trapped by a **Naïve Assumption** (What have you been financially naive about?)
3. Trapped by Uncontrolled **Debt** (How easily broken are you financially?)
4. **Trapped by Financial Isolation (Who can you call to help you?)**

Main Text:

- **II Kings 4:1-7**

Statement: The woman in our story was wise enough to seek help from someone with experience.

Review Text: 2 Kings 4:1–7 (NIV): The **wife** of a man from the company of the prophets cried out to Elisha, “Your servant my husband is **dead**, and you know that he **revered the Lord**. But now his **creditor** is coming to take my **two boys** as his **slaves**.”

Question: Where would you go if you were in financial trouble and needed your living expenses paid?

Answer: She went to Elisha for help. Do you have an Elisha?

**I. The Danger of Being Spiritually Committed but
Naively Unprepared for Death**

1. A widow of a great spiritual leader that was unprepared for her husband’s death

- 46% of Americans are prepared and have a will
- 28% of non-whites are prepared and have a will

Source: <https://news.gallup.com/poll/351500/how-many-americans-have-will.aspx>

Note: The minority numbers are startling

- While 61% of whites and 67% of English-speaking Asians don’t have a will, a larger percentage of Black people (77%) and Hispanic people (82%) don’t have one,

Source: <https://www.consumerreports.org/money/estate-planning/why-people-of-color-are-less-likely-to-have-a-will-a6742820557/>



II. Three Lessons from The Widow

1. She managed her isolation by being **transparent** and **confessing** her condition
2. She was faced with the **loss of her husband** and the potential slavery of her sons
3. She **acted on the advice** she was given by Elisha

Conclusion:

III. Three Big Thoughts to Remember

Source: The Psychology of Money: Timeless Lessons on Wealth, Greed, and Happiness by Morgan Housel

1. Be Unbreakable

- More than I want big returns, I want to be financially unbreakable. And if I'm unbreakable I actually think I'll get the biggest returns, because I'll be able to stick around long enough for compounding to work wonders.

2. Be Prepared for the Unexpected

- Planning is important, but the most important part of every plan is to plan on the plan not going according to plan.

3. Be Optimistic and a Little Paranoid

- A barbelled personality—optimistic about the future, but paranoid about what will prevent you from getting to the future—is vital.

Next Time: Willful Blindness (What truths have you refused to know?)