



In God We Trust...

Perhaps, as you read this, you are one of 14.6 million Americans who are unemployed as a result of the recession. The good news is that no matter how much your family is hurting from your current financial situation, there are a number of ways in which you can receive immediate emergency assistance and make it through this extremely difficult time successfully.

The average middle-American family is struggling now more than ever to meet everyday basic living needs like food, heat, cool air, electricity and even their own home. But, consider this: In 2009, it was estimated that the average U.S. household owed over \$54,000 in credit card, mortgage, home equity and student loan debt. Yet, the median jobless American typically enters unemployment with less than \$250 in net savings.

By no means will any of the resources listed here help fix your financial situation overnight. Yet, they are a good place to start—as is taking some time by yourself or with your spouse to write down all of your fears and concerns regarding your finances and then offering them to God in prayer. For there is no situation the Lord cannot provide comfort and guidance as long as we open our hearts and remain in His love (John 15: 4-10).

Eight Steps to Taking Control of Your Finances*

1. Keep a Written Budget:

Avoid spending money that you have not allocated in the budget or earned!

Some Scripture to Live By: Haggai 1: 5-9, Proverbs 11: 1- 4

2. Tithe

If you ever expect to prosper, you must learn to give freely and offer up everything to God.

Some Scripture to Live By: 2 Corinthians 9: 6-8, Luke 7: 38

3. Pay Yourself First

Doing so will create a safety net that could prevent the creation of additional debt the next time a “financial winter” suddenly appears in your life.

Some Scripture to Live By: Proverbs 6: 6-11, James 4: 13- 17

4. Eliminate Debt Until Only the Mortgage Remains

Regardless of the interest rate, make an effort to pay all your debts in full by paying off the smallest balance owed first and progressing to the largest balance owed.

Some Scripture to Live By: Sirach 19: 30-33, Habakkuk 2: 6-7

5. Build Your Savings Account

Start saving at least six months of income in order to protect you and your family against future instances of unemployment, illness, disability and natural disaster.

Some Scripture to Live By: Proverbs 22: 7

6. Fully Implement Retirement Savings

Invest early, set retirement goals, seek professional assistance and pray for guidance about your future.

Some Scripture to Live By: Proverbs 13: 11, Matthew 13: 3-9

7. Pay Off Your Mortgage

When looking to purchase a new home, have at least 20 % of the purchase price saved and no other outstanding debt.

Additionally, never try to own a home that does not fit well within the means of your financial situation or budget.

Some Scripture to Live By: Sirach 21: 6-8, Proverbs 20:21, Proverbs 24: 27

8. Give & Save in Abundance

Practice and master the “Law of Reciprocity” (sowing and reaping) by totally trusting in God and believing in the talents and potential given to us by Him.

Some Scripture to Live By: Leviticus 26: 3-6, Galatians 6: 7-9, Matthew 19: 16-22, Luke 16: 9-13

**To learn more about the 8 steps, please read Faith Finances: A Guide to Mastering the Three Biblical Principles of Financial Success in Eight Steps by Thomas E. Zordani*

**Churches with St. Vincent de Paul Conferences
(those starred also have food pantries):**

Sts. Augustine & Gabriel
St. Joseph Cathedral
St. Ladislav*
St. Mary
St. Thomas the Apostle*
Holy Cross/St. Lawrence Haven

Save the Dream: Ohio's Foreclosure Prevention

Effort: Hotline: Call 888-404-4674

Hours: Mon- Fri, 7:00 a.m. – 7:00 p.m.

<http://savethedream.ohio.gov/>

Benefit Bank of Ohio Site Locator: A web-based computer program designed to connect low and moderate-income Ohioans with access to work supports such as tax credits and public benefits.

<https://secure.thebenefitbank.com/ums?task=locator>

Ohio Department of Job & Family Services

***Contact for your local county office**

Phone: 877-852-0010 or 614-466-2100

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<http://www.linkedin.com/>

Find out how others around the U.S. are dealing with unemployment:

<http://pinkslipsaretheneblack.com/>

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<http://recentlylaidoff.com/>

<http://www.joblessandless.com/>

<http://blogs.wsj.com/laidoff/>

<http://comicjobgirl.wordpress.com/>

<http://blogwithoutajob.com/>

<http://www.co.franklin.oh.us/jafs/>

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at (614) 241-2540 or visit www.socialconcerns.colstdioc.org,
socmailbox@colstdioc.org*



Churches with St. Vincent de Paul Conferences:

Our Lady of Victory
St. Agatha
St. Andrew
St. Christopher
St. Margaret of Cortona
St. Timothy
St. Brendan, Hilliard
St. Joan of Arc, Powell
St. Peter, Columbus

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socmailbox@coltdioc.org



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Immaculate Conception*
Our Lady of Peace
St. Francis of Assisi
St. Michael*, Worthington
OSU Newman Center

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Churches with St. Vincent de Paul Conferences (those starred also have food pantries):

St. Anthony*
St. Elizabeth
St. James the Less*
St. John Neumann, Sunbury
St. Paul, Westerville

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Deanery 5 – West Columbus

Churches /St. Vincent de Paul Conferences

St. Aloysius
St. Cecilia
St. Mary Magdalene
St. Stephen the Martyr
Our Lady of Perpetual Help, Grove City
St. Patrick, London

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Christ the King*
Holy Spirit
Our Lady of the Miraculous Medal
St. Catharine
St. Philip the Apostle*
Seton Parish, Pickerington
St. Pius X, Reynoldsburg
St. Mary, Groveport

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St. Mary, Delaware
Immaculate Conception, Kenton*
St. Mary, Marion*

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Churches with St. Vincent de Paul Conferences:

St. Nicholas, Zanesville
St. Thomas Aquinas, Zanesville

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Deanery 9 – Knox & Licking Counties

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St. Edward the Confessor, Granville
St. Leonard, Heath
Church of the Blessed Sacrament,
Newark
St. Francis de Sales, Newark

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Community Voice Mail (CVM): Provides free voicemail service to help people in poverty, transition and homelessness rebuild their lives by keeping them connected to job and housing prospects, healthcare information as well as other vital services and support.

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Find out how others around the U.S. are dealing with unemployment:

<http://pinkslipsarethnewblack.com/>

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Deanery 10 – Coshocton, Holmes & Tuscarawas Counties

Churches with St. Vincent de Paul Conferences:

Sacred Heart, Coshocton
Holy Trinity, Zoar

Save the Dream: Ohio's Foreclosure Prevention Effort:

Hotline: Call 888-404-4674

Hours: Mon- Fri, 7:00 a.m. – 7:00 p.m.

<http://savethedream.ohio.gov/>

Benefit Bank of Ohio Site Locator: A web-based computer program designed to connect low and moderate-income Ohioans with access to work supports such as tax credits and public benefits.

<https://secure.thebenefitbank.com/ums?task=locator>

Ohio Department of Job & Family Services

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**Churches with St. Vincent de Paul Conferences
(those starred have food pantries):**

St. Mary, Lancaster
St. John, Logan
Lancaster Catholic Community*

Save the Dream: Ohio's Foreclosure Prevention

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Deanery 12 – Chillicothe

Churches with St. Vincent de Paul Conferences::

St. Mary, Chillicothe
St. Peter, Chillicothe
St. Joseph, Circleville
St. Colman, Washington C.H.

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Deanery 13 – Scioto

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St. Monica, New Boston*
Holy Redeemer, Portsmouth
St. Mary, Portsmouth
Scioto Community Conferences*

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