

Ministering to Those with Financial Challenges

How can we help when economic times are tough?

Oh Jin Sook, a sister in the Chumdan Ward in South Korea, went through a difficult divorce after many years of heartache. Throughout the divorce, her ministering sisters stayed close to her, offering their support. The Relief Society president and bishop began helping Sister Oh develop options for becoming self-reliant. They suggested that in order for her to be able to take care of her immediate needs, like food, clothes, shelter, and so forth, she might need to move to a smaller, more affordable living space.

While participating in a self-reliance group on starting and growing your business, Sister Oh considered putting her talents to use by opening a beauty salon. Her leaders and ministering sisters encouraged and supported her as she tried to start her salon.

At first, the changes seemed overwhelming. However, Sister Oh trusted God, worked hard, and eventually opened her own shop using the little money she had.

At first, the income wasn't enough to support her family. But the beauty shop was crucial in giving her the confidence and courage to know she could be independent and self-reliant.

Sisters brought meals to her, called her to speak words of comfort, and counseled with her on her new business, lovingly ministering in many different ways. One brother printed and distributed thousands of fliers to advertise for her shop. Other ward members reached out to her children with love, friendship, and support.

She had few worldly possessions, yet she reported that it became the happiest period of her life. The source of her happiness was her faith in Jesus Christ and the members who showed her Christlike love. Even during her trials, she felt the Lord's great love for her through the examples and ministering of her ward family.

Suggestions for ministering to those who have financial challenges:

1. Be loving and nonjudgmental. Be mindful of King Benjamin's warnings about judging people who struggle financially (see Mosiah 4:17–19).
2. God wants to bless us temporally as well as spiritually. Showing faith by doing things His way will change our lives and those around us.
3. In your efforts to minister, be careful not to do for them what they could do for themselves or take away opportunities to become more self-reliant.
4. Giving money isn't the answer to every financial problem. Often time, love, or other acts of service are more meaningful solutions. For example, offering to help watch children or work in the yard can save on childcare or yard care expenses. Inviting them to share a meal can save on food costs. In addition, the personal connection can be supportive and healing.
5. In your desire to serve, consider your own financial circumstances. The Lord will bless us for sacrificing



A self-reliance course in Mumbai, India.

to bless others, but we are counseled not to do more than we are able to do (see Mosiah 4:26–27). Participating in a Self-Reliance group to learn more about personal finance may improve your ability to help others.

6. Be sensitive, and don't cross boundaries you shouldn't by trying to force your help on others, however well-meaning. Allow them to

say, "No, thank you," if that's what they feel is best for them.

7. Serve without expectations of gratitude. People so easily feel humiliation and shame for financial struggles, which can make it difficult to express thanks. Offer your love and service without pressure. Sometimes anonymous help will be kinder toward the tender sensibilities of others. ■

RESOURCES

- The Church's self-reliance courses are powerful resources to help individuals become more self-reliant. Offering to attend one of these groups with someone who needs help might get them past their fear or uncertainty. Find information about these courses on the Church's self-reliance website, srs.ChurchofJesusChrist.org.
- Read "The Spiritual Foundations of Church Financial Self-Reliance," by Bishop Gérald Caussé in the July 2018 *Ensign* or August 2018 *Liahona*.
- Read "Bearing One Another's Burdens," in the December 2015 *Ensign* for the story of how a woman learned that as we bear another's burdens, we are blessed, but that she didn't have to do it alone.
- Read "How the Spirit Can (and Will) Help You Minister," in the September 2019 *Ensign* or *Liahona*.
- The Church offers two helpful forms for assessing your ability to face a crisis and for helping others through a crisis. Go to ChurchofJesusChrist.org and search "Facing Challenges: A Self-Help Guide" and "How Can I Minister to Others During a Crisis?"