

Managing through Crisis



Prepared for Members of
Campbelltown Anglican Churches

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Hello friends,

We understand that the economic and social dislocation that is occurring as a result of COVID-19 is impossible to dodge. We know that for many people there is uncertainty in employment and for others, your hours may have been cut back drastically.

We know that for some of you, money may be tight, and you are worried about being able to put food on the table, pay the rent or mortgage and the bills. We don't have all the answers, but there are 10 very practical things which you can apply immediately.

1. **Trust God**, his goodness and his care for you. Did you know that the book of Lamentations consists of five dirges and is full of sorrow, regret and mourning? Yet in the midst of their lament, the author still sees the faithfulness and goodness of God, for instance in chapter 3, verses 22-23:

*Because of the LORD's great love, we are not consumed,
for his compassions never fail.*

*They are new every morning;
great is your faithfulness.*

2. **Tell the church**, please call or send the church office an email (office@campbelltownanglican.org) briefly outlining your circumstance. We care for you and commit to pray for you. We can point you into the direction of where help can be found and ensure that you are connected to your church family.
3. **Reach out to Christian brothers and sisters**, your church family is there to support you and care for you, so please reach out to your growth group, friends at church if you haven't done so yet.
4. **Quickly make changes** to your expenditure if you haven't done so already. Alcohol, chocolate, soft drink, Netflix, new toys/puzzles/books are not necessities. Cut back to the basics and cut out waste.
5. **Speak to your utility providers** if you need to arrange a payment plan.
6. **Speak to your bank**. They are offering people with a mortgage the ability to defer payments for between 3-6 months. Some offer interest only payments as another alternative. Eligibility criteria will vary between banks, but the point is to make the call.
7. **Look for work**. If you have the ability to work and manage your personal affairs, then places like Coles and Woolies are hiring and other sectors will be also, so keep a look out. We know that in this environment it will be hard, but you never know.

8. Be aware and make use of the **government response packages**. They include a significant increase to unemployment benefits. Some of the sites for information include:
 - a. [For individuals and sole traders, click here](#)
 - b. [For households, click here](#)
 - c. [For small businesses, click here](#)
9. **Avoid debt.** Instead of putting things on the credit card being your first choice, make it your absolute last resort. The long-term pain associated with unpaid credit card debts is very rarely worth it.
10. **Re-assess your church giving.** Rather than being at the top of this list, it is at the bottom, yet will be appropriate if you find yourself in a crisis.

Friends, our lives (and wallets) are to testify that God is #1 in our lives. What this looks like depends on the seasons that we are going through. Indeed, generosity for a two-income household will be different when both suddenly find themselves on social security, yet we should always be testifying.

- a. It is wise to reduce giving or even eliminate it if you've done steps 1-9 and still aren't making ends meet. The church celebrates your wisdom and maturity and prays for your perseverance and trust in our mighty God.
- b. It is not wise to reduce church giving if you haven't taken the above steps seriously and your spending on non-necessities (see point 4) exceeds your giving.

We pray that when this storm passes, we not only survive financially, but more important than that, come out as stronger, more resilient disciples and witnesses to the gospel.

Yours in Christ,

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